



Determinant Factor In Decision Making To Become Muslimpreneur

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Abstract

This research aims to determine and analyze the determinant factors in decision making to become a Muslimpreneur by conducting a survey at the Indonesia Islamic Business Forum, Bandung City. By using the causality method with a quantitative approach, this research analyzed 236 respondents who were members of IIBF Kota Bandung. To prove the hypothesis, the collected data was analyzed using the tool Partial Least Square - Structural Equation Modeling (PLS-SEM) through the SmartPLS application. This research shows that the variables of interest and level of religiosity influence the decision making to become a Muslimpreneur. This finding confirms that the factors of interest and level of religiosity are very important in encouraging the growth of Islamic entrepreneurship. In order to increase entrepreneurs and Muslimpreneurs in Indonesia, the role of the government and the Muslimpreneur community will be very necessary in socializing and re-promoting the concept of Muslimpreneurs or Islamic Entrepreneurship on various platforms optimally, such as social media, seminars, workshops and several other media. This study is the first in testing the determinant factors of decision making to become a Muslimpreneur in IIBF Bandung City members. This study successfully revealed the strengths and weaknesses of interest factors and levels of religiosity in influencing decision making to become a Muslimpreneur.

Penelitian ini dilatarbelakangi oleh ketimpangan sosial ekonomi yang tidak dapat ditangani dengan baik oleh pemerintah sehingga kehadiran social enterprise sangat dibutuhkan di tengah-tengah masyarakat. Penelitian ini menggunakan metode deskriptif kualitatif yang bertujuan untuk menggambarkan kondisi aktual penerapan konsep Islamic social enterprise di suatu perusahaan dan mengukur dampak sosialnya. Dengan memasukkan konsep Islamic social enterprise dalam proses pengukurannya, penelitian ini memiliki nilai tambah dibanding penelitian lainnya. Subjek penelitian ini adalah perusahaan sepatu Catenzo yang berlokasi di Cibaduyut, Kota Bandung. Catenzo memiliki peran yang cukup signifikan dalam memberdayakan pengrajin sepatu lokal di daerah tersebut. Populasi penelitian ini adalah pengrajin sepatu mitra Catenzo sebagai penerima utama dampak pemberdayaan yang berjumlah 121 orang dengan sampel sebanyak 25 orang. Metode Social Return on Investment (SROI) merupakan alat ukur yang digunakan dalam penelitian ini. Hasil perhitungan rasio SROI menunjukkan bahwa perusahaan sepatu Catenzo berhasil menciptakan dampak atau manfaat sosial bagi pengrajin sepatu mitra.

A. INTRODUCTION

Entrepreneurship is currently one of the indicators of whether a country can be said to be prosperous or not (Juliana, 2017). Business expert, David McClelland quoted by Margahana & Triyanto(2019)stated that a country will prosper if there are only 2 percent of its total population who work as entrepreneurs. From the latest data published by BPS, Indonesia has now succeeded in surpassing the results that David McClelland has put forward, which is 3.1 percent in 2018. However, at the same time, developed countries have already exceeded this average and in the same year have actually reached an average of 14 percent of the total working age population who are entrepreneurs (kompas.com, 2018).

Based on the latest Global Entrepreneurship Index report, countries such as the United States, Switzerland, and Canada are ranked in the top 3, countries with the highest entrepreneurship index in the world. Meanwhile, countries in Asia such as Hong Kong and Taiwan are ranked 13th and 18th. Meanwhile, Indonesia is ranked 75th. This position is far below other ASEAN countries such as Singapore, Malaysia, Thailand, and the Philippines which are ranked 27th, 43rd, 54th, and 73rd respectively (The Global Entrepreneurship and Development Institute, 2019).

The Indonesian Minister of Trade for the 2016-2019 period, Enggartiasto Lukita, also revealed that the presentation of the global entrepreneurship index showed that the level of Indonesian entrepreneurship is still low. The status of entrepreneurs is currently still looked down upon by society (Republika.co.id, 2018). In line with this, the President Director of Bank BCA, Jahja Setiaadmadja, revealed that the problems that cause entrepreneurship to not be able to develop properly in Indonesia are divided into 2. The first problem is that Indonesian society has not given recognition and appreciation to the entrepreneurial profession (Kurjono et al., 2024). Society tends to appreciate and want other professions that are considered promising for the future such as civil servants, doctors, lawyers, and several other professions. As a result, the younger generation is not conditioned from an early age to become entrepreneurs (Siddiq et al, 2020). The second problem is the existence of Indonesian culture that is not appropriately applied in the entrepreneurial environment (Okay, 2016).

Many psychological factors shape negative attitudes in society so that they are less interested in the entrepreneurial profession, including aggressiveness, expansiveness, competitiveness, selfishness, dishonesty, stinginess, unstable sources

of income, lack of respect, low-paying jobs and so on (Juliana et al., 2020; Mahri et al., 2023). This view is held by the majority of society, so they feel uninterested in becoming entrepreneurs (Anwar et al., 2024; Romdhoni et al., 2022; Monoarfa & Juliana, 2025). They do not want their children to enter this field, and try to divert their children's attention to becoming civil servants, especially if their children already have college graduate titles (Alma, 2015).

Kiyosaki in his book *Cashflow-Quadrant* provides an overview of the various different methods of how someone can earn income, namely as an employee, self-employee, business owner, and investor. Each method has its advantages and disadvantages, but if someone wants to be able to enjoy life more or downshifting, namely working with minimal time and still have money flowing in, then earning income as a business owner or in other words becoming an entrepreneur is an option worth considering (Kiyosaki, 2017).

Islam as the perfect religion of Allah provides guidance to humans about halal business fields, how to do business (Al Qorni et al., 2020), and how humans should regulate working relationships with each other so that they can provide good benefits for the public interest and can create welfare and prosperity for all humans (Ihwanudin et al., 2025; Kurjono et al., 2025; Mainata et al., 2025). Therefore, in the field of business and entrepreneurship, Islam really provides clear instructions that can be used as guidelines for conducting good business and entrepreneurship (Azwar, 2013).

Based on data released by *global religious futures (2020)* shows that Indonesia as a country with the largest Muslim population in the world should be an entrepreneurial country, with that number the potential that exists is very supportive to be able to produce Muslim entrepreneurs. As in the Islamic economic view, entrepreneurship is one of the noble recommendations for humans in working. Islam is a religion that tries to encourage someone to become an entrepreneur (Juliana, 2017)

Entrepreneurship is one of the many aspects of life that has also been discussed in the Quran and Hadith (Nasr et al., 2021). Islam is a complete religion that considers that there is no separation between entrepreneurship and religious activities (Juliana et al., 2017). Islam is a complete and comprehensive religion, Islam is a way of life that greatly encourages human activities in various things such as entrepreneurship, development, agriculture, industry, science, and trade (Olivia et al., 2025; Juliana et al.,

2025). All of this shows that Islam is a religion that is not rigid and very accommodating (Juliana, Firmansyah, Cahyaneu, A., & Fauziyah, 2017). Therefore, it is very important for economists, especially Islamic economists, to look back at how prospective entrepreneurs based on Islam or Muslimpreneurs can be trained to engage in business ethics that will have a direct impact on the welfare of society. (Seun & Kalsom, 2015).

According to Sa'diyah and Dwinanda (2017) the number of Muslims in Indonesia, which is around 87 percent, in fact does not have that much economic power. In line with this, the President of the Indonesian Islamic Business Forum (IIBF), Heppy Trenggono, expressed the same thing that the total number of Muslim entrepreneurs in Indonesia is still very small. (Republika.co.id, 2017).

The various things conveyed above were the background to the establishment of the Indonesian Islamic Business Forum on August 9, 2009. The organization founded by Heppy Trenggono has a vision; to create a million strong Indonesian entrepreneurs by 2020. In addition, the mission of the organization is to build the glory of the nation by creating entrepreneurs who do business like world-class businessmen and behave like pious Muslims. (Indonesian Islamic Business Forum, 2010).

IIBF stated that being an entrepreneur in Indonesia is not easy and without challenges, especially when added with the title as a Muslim entrepreneur, of course the challenges will be much greater. Some of the main challenges that IIBF found were 3, including; First, Access to markets and sources, Second, skills and knowledge, and Third is the character of the entrepreneur (Indonesian Islamic Business Forum, 2019).

Over time, IIBF has developed into one of the largest forums for Muslim entrepreneurs, and has spread to various corners of the archipelago. IIBF in Bandung City itself was present in 2010 to boost Muslim entrepreneurs and provide various socializations related to Muslim entrepreneurs in Bandung City. Until now, IIBF Bandung has 576 members. They are Muslim entrepreneurs who are active in various fields, from the agricultural sector to trade. Although in terms of number, its members are not too large, IIBF Bandung is always active in carrying out various programs and active activities that are held routinely every month. Currently IIBF Bandung City is led by Hanum Sujana. He has the same ambition to advance the people's economy through entrepreneurship (Indonesian Islamic Business Forum, 2019).

The superior vision and mission and visionary programs make the Indonesian Islamic Business Forum a special attraction for Muslim entrepreneurs or prospective

entrepreneurs to join as members, or to participate in various series of programs held. In addition, the background of the founder of IIBF who was once in debt of up to 62 billion rupiah and was able to recover after leaving usury in just 3 years. Then he was able to re-establish his business with a value of more than 7 trillion rupiah without having any debt at all. This is what the founder, Heppy Trenggono, wants to spread that if we really leave what Allah has forbidden, then Allah will replace it with something more blessed, even better (Indonesian Islamic Business Forum, 2019)

The spirit brought by the founder to be independent, to share his various experiences and strategies in freeing himself from usury-based business practices as well as several testimonies from conventional entrepreneurs who later joined as IIBF members and migrated, made researchers increasingly interested in conducting research at IIBF. One example is Samsul Huda, an entrepreneur who had experienced failure in his business venture. After he participated in the Financial Literacy program organized by IIBF, he realized that failure was not in his business but in his character, the way he managed his business was not right. (Huda, 2020).

In the findings of various studies on various factors that can shape a person's entrepreneurial behavior, it is increasingly clear that a person's entrepreneurship can be learned and formed as conveyed by Johnson (1990). Basically, the formation of an entrepreneurial spirit is influenced by internal and external factors. Internal factors that come from within the entrepreneur can be in the form of personal traits, attitudes, willingness and individual abilities that can give individuals the strength to become entrepreneurs. While external factors come from outside the entrepreneur which can be elements from the surrounding environment such as the family environment, business environment, physical environment, socio-economic environment and others (Suharti & Sirine, 2011).

Choosing a career as a Muslimpreneur, of course everyone will be faced with making decisions that will determine whether they will become an entrepreneur or not, and what factors influence a person to make the decision to become a Muslimpreneur. This decision is the result of solving a problem that must be faced firmly. In the big dictionary of science, decision making as in research is defined as the selection of decisions or policies based on certain criteria. In research conducted by Ghazali (2013) Interest holds an emotional factor that influences behavior and shows a person's efforts to try to carry out planned behavior (Pratiwi & Wardana, 2016).

Interest in entrepreneurship is not brought from birth but grows and develops according to the influencing factors. Factors that influence the growth of the decision to become an entrepreneur are the result of the interaction of several factors, namely a person's personality character and their environment. In this study, the interest referred to is a high tendency of a person to do certain activities that are liked, based on the talents they have, experience and ultimately encourages someone to make a decision to become an entrepreneur.(Fatimah, 2015).

In addition, a similar study was conducted by Fauzan (2014) who quoted Audretsch's statement that religiosity will have an impact on individual behavior and influence individual choices in carrying out entrepreneurial activities. A similar thing was also expressed by an economist, Omer (1992) that economic behavior is greatly determined by the level of faith of a person or society.

The decision to become an entrepreneur and the factors that influence it are interesting to study further because they are part of a person's determination after going through various aspects of consideration, both in terms of strengths and weaknesses, as well as in terms of challenges and opportunities that exist. An interesting phenomenon to study in this decision is the change in status from a conventional entrepreneur to a Muslim entrepreneur, which also influences attitudes and behavior. With this change, the decision to become an entrepreneur needs to be studied through the supporting factor approaches, which have been mentioned above.(Wiradirnata, 2016).So based on the background of the problems described above, the author intends to conduct research on "Determinant factors in decision making to become a Muslimpreneur (Survey of the Indonesian Islamic Business Forum, Bandung City)".

B. RESEARCH METHODOLOGY

As the purpose of this study is to test the influence of interest and level of religiosity on decision making to become a Muslimpreneur in IIBF Bandung City members. This study uses a survey method with a quantitative approach. This approach is used because of its advantages in reflecting the population of IIBF Bandung City Members and its ability to answer statistical hypotheses.

In order to ensure that the test of decision making to become a Muslimpreneur is in accordance with the conditions of the observed sample, this study selected respondents from the Muslim entrepreneur community, namely the Indonesian

Islamic Business Forum, Bandung City. The number of population in this study is not known with certainty, so the sampling technique used refers to the probability sampling technique with the type of simple random sampling. The criteria for respondents in this study are members of the IIBF Bandung City. The number of samples is based using Slovin (Akdon & Riduwan, 2005) as follows, namely $n = N / \sqrt{1 + Ne^2}$ where n is the number of samples, N is the number of population and e is the estimated level of error that can still be tolerated then $n = 576 / (0,05)^2$. Then the result is $n = 236.06$ then the author rounded the result to 236. Thus in this study at least the author must take a sample of at least 236 people.

In this study, testing of each data analysis using SEM-PLS with SmartPLS software. This study also uses primary data instruments in the form of questionnaires. This instrument was developed using the Semantic Differential scale. To determine the variable category, the following formula is used:

Table 1. Variable Measurement Scale

Scale	Category
$X > (\mu + 1.0\sigma)$	Tall
$(\mu - 1.0\sigma) \leq X < (\mu + 1.0\sigma)$	Currently
$X < (\mu - 1.0\sigma)$	Low

Then the data analysis technique used is Partial Least Square (PLS) with the help of the SmartPLS tool.

C. RESULT AND DISCUSSION

Result

1. Entrepreneurship

Entrepreneur is a person who creates work for others by establishing, developing and institutionalizing his own company and is willing to take personal risks in finding business opportunities and creatively using his potential to identify products, manage and determine production methods, organize operations for product procurement, market them and manage the capital for his operations (The late & Yuliana, 2012).

Entrepreneurship is closely related to the search for sustenance to meet the needs of life, although entrepreneurship is broader than just working in order to find

sustenance. For a Muslim, working and trying, including entrepreneurship, can be said to be an inseparable part of human life because its existence as *khalīfahfi al-'ardh* is intended to prosper the earth and bring it in a better direction (Ansawi & Faulidi, 2017).

Muslimpreneur is defined as someone (Muslim) who sees an opportunity and creates an organization to pursue it. Engaging in business is known as *fard kifayah*. A successful entrepreneur is someone who achieves *al-Falah* which means receiving blessings from God in this world and the hereafter (Juliana, 2017). Entrepreneurs must be ethical and this requires being trustworthy, tolerant and honest. In addition, entrepreneurs must have a goal and for Muslim entrepreneurs this is subject to the ultimate goal of gaining God's blessings (Salwa, Shahbudin, & Jusoff, 2013).

Meanwhile Juliana(2020)in his research explains that Muslimpreneur is a person who starts and manages a business company following Islamic guidelines. Muslim entrepreneurs will always be careful and avoid unwanted problems such as; hoarding, cutting employee salaries, exploitative and deceiving customers.

2. Decision Making to become a Muslimpreneur

According to J.Reason, Decision making can be considered as a result or output of a mental or cognitive process that leads to the selection of a course of action among several available alternatives. Decision making is a form of thinking and the result of an action is called a decision. Decision making in Cognitive Psychology focuses on how a person makes decisions. In its study, it is different from problem solving which is characterized by a situation where a goal is clearly defined and where the achievement of a goal is broken down into sub-goals, which in turn help explain what actions should be taken and when.(Desmita, 2008).

Research conducted by Fauzan(2014)which states that religiosity will have an impact on individual behavior and influence individual choices in carrying out entrepreneurial activities.. Entrepreneurial decisions can be categorized into psychological, cognitive, concrete motivational aspects (desire for progress, freedom to work, and need for achievement) and subjective individual perceptions (risk tolerance, self-confidence, and business opportunities). Several research results agree that these aspects play a key role in the decision to become an entrepreneur. Socioeconomic characteristics (age, education, income, and professional experience) also influence entrepreneurial decisions. The types of decision making according to

George R Terry(2005) and James Stoner(2006)are as follows:

a. Decision Making Based on Intuition

Decisions made based on intuition or feelings are more subjective, namely easily influenced by suggestions, external influences, and other psychological factors. The subjective nature of this intuitive decision has several advantages, namely: Decision making by one party so that it is easy to decide and Intuitive decisions are more appropriate for humanitarian problems.

b. Rational Decision Making

Rational decisions are related to usability. The problems faced are problems that require rational solutions. Decisions made based on rational considerations are more objective. In society, a rational decision can be measured if the optimal satisfaction of society can be achieved within the limits of society's values recognized at that time.

c. Decision Making Based on Facts

Some argue that decision making should be supported by a sufficient number of facts. Actually, the term fact needs to be associated with the terms data and information. A collection of facts that have been systematically grouped is called data. While information is the result of processing data. Thus, data must first be processed into information which is then used as the basis for decision making.

3. Interest

Interest in entrepreneurship is a tendency in the heart of the subject to be interested in creating a business and then organizing, managing, bearing the risks and developing the business that he has created.(Mahesa & Wibowo, 2011).

In previous research conducted by Fatimah(2015)Regarding the factors that influence the decision-making of Muslim women to become entrepreneurs, it is stated that the interest factor is one of the dominant factors in making such decisions. A similar thing was expressed by Nuridin(2017)In his research entitled The Influence of Interest and Family Environment on the Decision of Muslim Women to Become Entrepreneurs, the variable of interest has a significant influence on the decision of Muslim women to become entrepreneurs.

H1: Interest has a positive influence on decision making to become a Muslimpreneur.

4. Level of Religiosity

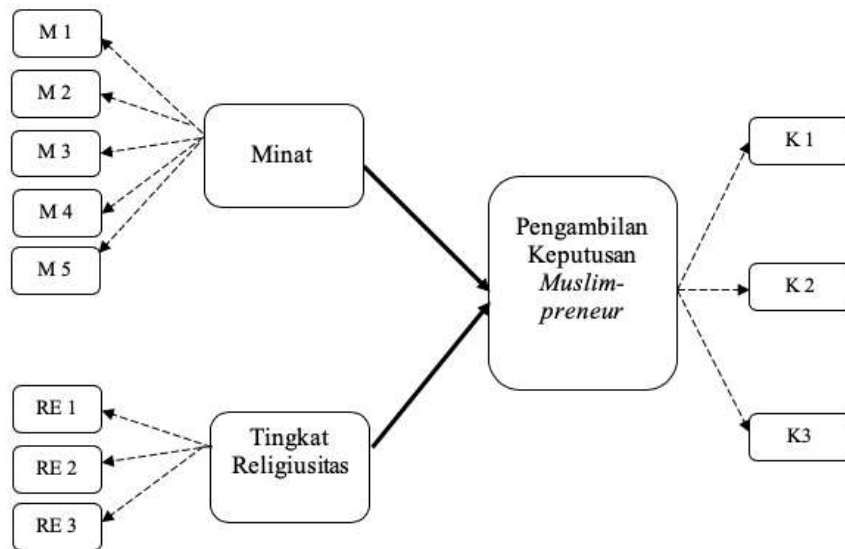
Level of Religiosity according to Glock and Strak published in the journal *Psychopathic, Scientific Journal of Psychology* by Fridayanti (2015) is the level of a person's conception of religion and the level of commitment to their religion. The level of conceptualization is the level of a person's knowledge of their religion, while the level of commitment is something that needs to be understood thoroughly, so that there are various ways for individuals to become religious (Monoarfa & Juliana, 2023). James defines religion as the feelings and experiences of individuals who consider that they are related to what they see as God. According to him, God is the first truth that causes humans to be driven to make a wise and sincere reaction without grumbling or rejecting it (Khatimah, 2021).

Research conducted by Fauzan(2014)who quoted Audretsch's statement (2007) stated that religiosity will have an impact on individual behavior and influence individual choices in carrying out entrepreneurial activities.

Then Menzter in Juliana (2017)mentioned that religion also has an influence on entrepreneurship. Where the statement is also supported by other studies that make the factor of religion/religiosity into a factor that influences a person's interest in doing business. Balog (2013) Abdullahi (2015), Riaz (2016), Youcef (2015) In his research, he agreed that the religiosity factor has a positive and significant influence on interest in entrepreneurship.

H2: The level of religiosity has a positive influence on the decision to become a Muslimpreneur.

Based on these two hypotheses, the decision to become a Muslimpreneur can be directly influenced by interests and levels of religiosity. Based on that, this research builds a thought model as follows:



Picture1.Thinking Model

Discussion

This study observed male respondents (44.4%) and female respondents (55.6%). In full, the characteristics of the respondents are described by Table 2 as follows:

Table2.Respondent Character Description

Variables	Description	Amount	Percentage (%)
Age	18-27 Years	112	47.5
	28-37 Years	77	32.6
	38-47 Years	26	11
	48-57 Years	19	8.1
	Above 58 years	2	0.8
Education Final	SD	0	0
	JUNIOR HIGH SCHOOL	12	5.4
	SENIOR HIGH SCHOOL	105	44.6
	D1-D3	27	11.4
	S1	81	34.3
	S2	10	4.2
	S3	1	0.4

Variables	Description	Amount	Percentage (%)
Type of business	Agriculture, Livestock, Forestry and Fisheries	17	7.2
	Mining and Quarrying	7	3
	Processing industry	6	2.5
	Electricity, Gas and Clean Water	10	4.2
	Building	6	2.5
	Trade, Hotels and Restaurants	127	53.8
	Transportation and Communication	19	8.1
	Finance, Rentals and Corporate	27	11.4
	Services – Services	17	7.2
Income	Rp. 1,000,000 – Rp. 3,000,000	11	4.7
	Rp. 3,100,000 – Rp. 5,000,000	48	20.3
	Rp. 5,100,000 – Rp. 7,000,000	58	24.6
	Rp. 7,100,000 – Rp. 9,000,000	63	26.7
	Rp9,100,000- Rp11,000,000	36	15.3
	>Rp.11,000,000	20	8.5

Convergent Validity Test

Convergent validity is a tool used to measure reflective validity as a measure of variables that can be seen through the outer loading value of each variable indicator. (Juliana, 2017).

Table 3.Recapitulation of Loading Factors Results

Indicator	Retrieval Decision <i>Muslimpreneur</i>	Interest	Level Religiosity
K1	0.734		
K2	0.858		
K3	0.764		
M4		0.857	
M5		0.875	
R1			0.748
R2			0.891
R3			0.766
M1		0.757	

Based on the output above, it can be said that the research indicators do not have convergent validity problems. So this test is worthy of being continued to the next stage.

Discriminant Validity Test

This test is conducted to determine the differences between constructs with other constructs. Discriminant validity testing is conducted through the Fornell-Lacker Criterion analysis, namely a validity test conducted by comparing the correlation between variables or constructs with the square root of the Average Variance Extracted ($\sqrt{AVE}$). Predictions are said to have a good AVE value if the square root value of the AVE of each latent variable is greater than the correlation between other latent variables.

Table 4.Fornell Lacker Criterion

	Interest (X1)	Retrieval Decision Muslimpreneur (Y)	Level Religiosity (X2)
Interest (X1)	0.831		
Decision Making to	0.643	0.787	

become a Muslimpreneur (Y)			
Level of Religiosity (X2)	0.655	0.611	0.804

Based on the results of the discriminant validity test through the fornell-lacker criterion, it can be seen that the root of AVE ($\sqrt{\lambda}$) for each construct is greater than the correlation of each construct with other constructs. Another method that can be used to measure discriminant validity is through cross-loading analysis between indicators and their constructs, namely by comparing the correlation of indicators to their associated constructs with the correlation coefficient with other constructs. The value of the correlation coefficient of the indicator to its associated construct must be greater than other constructs. The following are the results of the cross-loading analysis of the research data:

Table 5.Cross Loading Value

	Muslimpreneur		
	Interest (X1)	Decision Making (Y)	Religiosity (X2)
K1	0.441	0.734	0.521
K2	0.577	0.858	0.544
K3	0.491	0.764	0.362
M4	0.857	0.539	0.629
M5	0.875	0.595	0.621
R1	0.533	0.534	0.748
R2	0.556	0.522	0.891
R3	0.478	0.394	0.766
M1	0.757	0.458	0.353

From the test results with cross loading in Table 5, it can be seen that the correlation of each construct with its indicators is greater than the correlation of each construct with indicators of other constructs. This shows that the construct has good discriminant and this also means that the latent construct is able to predict their blocks

better than the indicators in other blocks. From the results of the two analyses, it can be concluded that all constructs in the estimated model meet the criteria of discriminant validity.

Average Variance Extracted (AVE) Test

This analysis is conducted to measure the amount of variance that can be captured by the construct compared to the variance caused by measurement error. Garson(2016)explains that the AVE value must be above 0.50, which value reveals that at least the latent factor is able to explain each indicator by half of the variance. The following are the AVE values in the study:

Table 6. Average Variance Extracted

	<i>Average Variance Extracted(AVE)</i>
Interest (X1)	0.691
Decision Making to Become a Muslimpreneur (Y)	0.619
Religiosity (X2)	0.649

Based on the test results in Table 6, it shows that all variables in this study have an AVE value of more than 0.5. Thus, it can be concluded that all latent variables in this study are said to be good in representing indicators.

Composite Reliability Test and Cronbach's Alpha

This analysis aims to ensure that there are no problems related to measurement.reliability. To see whether there is a reliability problem, it can be seen from the composite reliability and Cronbach's alpha values. Research is free from reliability problems if the composite reliability and Cronbach's alpha values are more than 0.70 (Ghozali, 2014). But Yamin(2011)argues that if Cronbach's alpha is less than 0.50 but the value of composite reliability is more than 0.70 then the construct can still be said to be reliable. The following are the results of construct reliability testing:

Table 7. Composite Reliability and Cronbach's Alpha

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
Interest (X1)	0.776	0.870
Decision Making to become a Muslimpreneur (Y)	0.691	0.829
Level of Religiosity (X2)	0.725	0.845

Thus, based on the outer model testing, it can be concluded that the outer model in this study has met the specified requirements and is worthy of being tested to the next stage. In addition, it can also be concluded that the variables in the research model are built by indicators.

R-Square Test

The R-Square (R²) analysis aims to explain the proportion of variation in the dependent variable that can be explained by all independent variables. According to Chin, the R² result of 0.67 indicates that the model is categorized as good, 0.33 is categorized as moderate, while 0.19 is categorized as weak. (Ghozali, 2014). The following are the output results of the R² test

Table 8. Construct Determination Coefficient (R²)

	R-Square	R-Square Adjusted
Decision Making to Become a Muslimpreneur (Y)	0.477	0.472

Based on the results of the determination coefficient test above, it can be seen that the R² of the decision-making variable to become a Muslimpreneur is 0.477. This means that the independent variables, namely interest and religiosity, are able to explain the dependent variable, namely the decision-making to become a

Muslimpreneur, by 47%, while the remaining 53% is explained or influenced by other variables outside the model in this study. The R² result of 0.477 according to Chin indicates that the variables in the model have a moderate relationship.

R-Square Test

Multicollinearity analysis aims to determine whether a construct being measured is truly different from other constructs. Multicollinearity analysis in analysis using the PLS-SEM method can be seen in the tolerance value or Variance Inflation Factor (VIF) value. If the tolerance value is <0.20 , multicollinearity is detected or if the VIF value is >5 , multicollinearity can be suspected.(Garson, 2016). The following is a multicollinearity analysis for this study using VIF values:

Table 10. Variance Inflation Factor (VIF)

Variables	Variance	Results
	Inflation Factor (VIF)	
Interest (X1)	1,750	Free from Multicollinearity
Religiosity (X2)	1,750	Free from Multicollinearity

The results of the variance inflation factor test conducted prove that the VIF value in this study is less than 5. Thus, it can be concluded that this study is free from multicollinearity problems, meaning that the constructs built have different characteristics from each other so that no changes to the construct are required.

F-Square Test

This test is conducted to analyze the level of influence of the latent variable predictor whether it is weak, medium or large at the structural level. F² values of 0.02, 0.15 and 0.35 indicate that the latent variable predictor has a weak, moderate and large influence at the structural level. The following are the test results for F-Square in this study:

Table 10. F-Square (F²)

Variables	F-Square (F²)	Results
Interest (X1)	0.196	Moderate
Religiosity (X1)	0.122	Moderate

Based on the F-Square output results above, it can be seen that the influence of the attitude variable on the interest variable has a moderate level of influence, which is 0.196. While the religiosity level variable has a moderate level of influence with a value of 0.122.

Goodness of Fit Test

This analysis serves to evaluate the structural model and overall measurement. Data analysis using the PLS-SEM method requires manual calculations to determine the GoF value. The GoF value category is 0.1 categorized as small, 0.25 categorized as medium and 0.38 categorized as large. The following is the formula used to calculate the Goodness of Fit value:

$$GoF = \sqrt{AVE \times R^2}$$

The average value of Average Variant Extracted (AVE) in this study based on data obtained from previous testing is 0.653 and the average value of R² is 0.477. After the AVE and R² values are known, the next step is to calculate the Goodness of Fit value based on the formula above:

$$GoF = \sqrt{0,653 \times 0,477}$$

$$GoF = 0,311$$

Based on the calculation results that have been done, the GoF result is 0.311 which is greater than 0.25. Thus it can be concluded that the model built has a medium Goodness of Fit.

Thus, by conducting the R-Square, Q-Square and Goodness of Fit test analysis stages, it can be said that the model formed is robust. The output of the outer model and inner model in the PLS-SEM model that has gone through the testing stage and is declared robust is as follows:

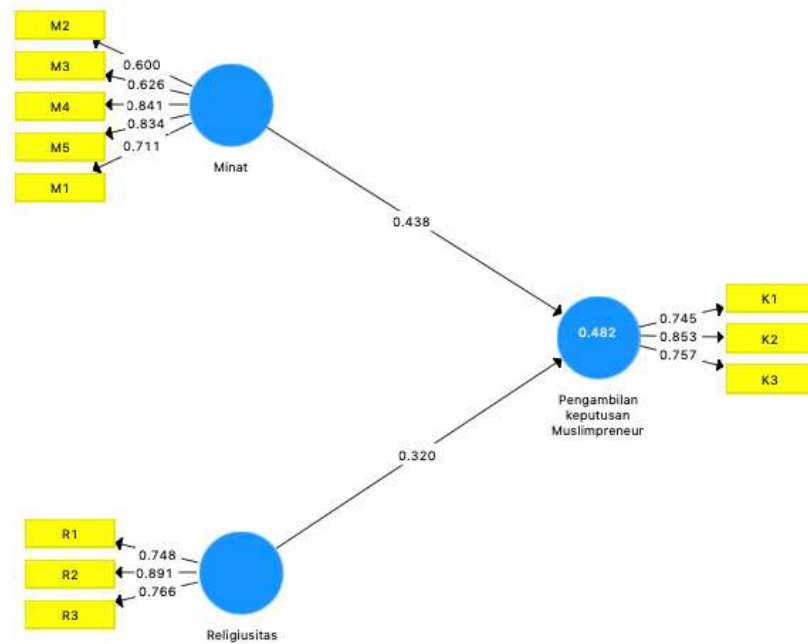


Figure 4. 18 Outer Research Model *PLS SEM*

1. Hypothesis Testing I: The Influence of Interest (X1) on Decision Making to Become a Muslimpreneur (Y)

Based on the output path coefficients in table 4.30, it can be seen that interest variables have a positive and significant influence on decision making. This is evidenced by the t-statistic value with a value of 4,403 where the value is greater than 1.97 and significance at alpha 0.5% (P-values <0.05). Thus the formulation of the hypothesis is to accept H_A :

$H_A: \beta \geq 0$, meaning that interest has a positive influence on the decision to become a Muslimpreneur.

2. Hypothesis Testing II: The Influence of Religiosity (X2) on Decision Making to Become a Muslimpreneur (Y)

Based on the output path coefficients in table 4.30, it can be seen that the religiosity variable has a positive and significant effect on decision making to become a Muslimpreneur. This is evidenced by the t-statistic value with a value of 3.598 where the value is smaller than 1.97 and significance at alpha 0.5% (P-values <0.05). Thus, the hypothesis formulation is to accept H_A :

$H_A: \beta \geq 0$, meaning that interest has a positive influence on the decision to become a Muslimpreneur.

3. Discussion of Research Hypothesis: The Influence of Interest (X1) on Decision Making to Become a Muslimpreneur (Y)

The results of the tests that have been carried out prove that there is an influence of interest on the decision to become a Muslimpreneur in members of IIBF Bandung City. Where this finding supports the theory that states that interest has a significant influence on the decision to become a Muslimpreneur. interest influences the decision to become a Muslimpreneur, this is in line with research conducted by (Nuridin, 2017). with the title "The influence of interest and family environment on the decision of Muslim women to become entrepreneurs" in the study has the result that the interest variable (X1) has a significant influence on the decision of Muslim women to become entrepreneurs.

Likewise, research conducted by (Fatimah, 2015) Factors that influence the decision of Muslim women in the South Tangerang region to become entrepreneurs using the factor analysis method. In her research, Fatimah stated that interest is a factor that can influence a person's decision to become an entrepreneur. Other research that is in line with this was conducted by and (Bastaman & Juffiasari, 2015) which states that there is a positive and significant influence between interest in decision making to become an entrepreneur or Muslimpreneur.

The interest variable in this study has five indicators, namely making activity choices, feeling interested in Islamic entrepreneurship, feeling happy in Islamic entrepreneurship, wanting to be an Islamic entrepreneur and daring to take the risk of Islamic entrepreneurship. In the previous descriptive analysis, respondents assessed the average attitude as being in the medium to high category. So it can be interpreted that Muslimpreneurs, in this case members of IIBF Bandung City, have given a positive response to the decision to become Muslimpreneurs, namely by showing high interest.

This activity choice indicator states that respondents have made a choice that becoming a Muslimpreneur is their choice of activity in earning a living. The indicator of feeling interested in entrepreneurship in an Islamic way states that respondents' interest in Muslimpreneurs is high. The indicator, feeling happy to be an Islamic entrepreneur explains that respondents are happy with their choice to be an Islamic entrepreneur. The indicator of wanting to be an Islamic entrepreneur explains that respondents' desire before deciding to become a Muslimpreneur is high. The indicator of daring to take the risk of entrepreneurship in an Islamic way explains that respondents are ready and brave to make the decision to be an Islamic entrepreneur.

Thus, it can be concluded that the findings in this study stating that interest has a positive and significant effect on decision making to become a Muslimpreneur are in accordance with the theory and previous studies. Therefore, based on the findings in this study, the right step to increase the number of Muslimpreneurs or Muslim entrepreneurs is to increase interest that becoming a Muslimpreneur provides advantages that are not found in other entrepreneurial concepts.

4. Discussion of Hypothesis II: The Influence of Religiosity (X2) on Decision Making to Become a Muslimpreneur (Y)

The results of the tests that have been carried out prove that there is an influence of the level of religiosity on the decision to become a Muslimpreneur in IIBF members of Bandung City but it is not too significant. Where this finding supports Ramadhani's theory(2017)which revealed that the level of religiosity does not have a significant effect on entrepreneurial interest, especially in Indonesia. While in other studies such as that conducted by Balog(2013), Youcef(2015), Ahmad Abdullahi(2015), and Riaz(2016)regarding the influence of religiosity on entrepreneurial interest, revealed the results that a person's level of religiosity has a positive and significant influence on entrepreneurial interest. However, the four studies were studies conducted abroad.

The level of religiosity influences decision making in line with research conducted by(Fauzan, 2014)with the title "The relationship between religiosity and entrepreneurship: An empirical study in an Islamic perspective." where in the study has the result that the variable religiosity (X1) In the context of entrepreneurship, religion will influence entrepreneurial attitudes and behavior through value creation, carrying out business activities with more emphasis on morals and business ethics. Several previous studies stated that, when the level of individual religiosity is able to act as a factor that differentiates from other individuals, then it will have consequences for differences in performance achievement.

The variable of religiosity level in this study has three indicators, namely *habluminnallah*, *habluminnanas*, *habluminnanafsi*. In the previous descriptive analysis, respondents assessed the average level of religiosity to be in the moderate to high category. So it can be interpreted that Muslimpreneurs, in this case members of IIBF Bandung City, have given a positive response to the decision to become Muslimpreneurs, namely by showing a high level of religiosity.

This *habluminannallah* indicator states that the respondent's relationship with His Lord is measured as good, this is reflected in the answers given, which are generally obedient to His commands and avoiding His prohibitions. The *habluminnanas* indicator explains that the respondent's relationship with other humans is also fairly good, this is reflected in the respondents' answers which generally treat humans as humane according to Islamic teachings. The *habluminnanafsi* indicator explains that the respondent has applied Islamic principles and behavior to themselves.

Thus, it can be concluded that the findings in this study stating that religiosity has a positive and significant effect on decision making to become a Muslimpreneur are in accordance with the theory and previous studies. Therefore, based on the findings in this study, the right step to increase the number of Muslimpreneurs or Muslim entrepreneurs is to increase religiosity that becoming a Muslimpreneur provides advantages that are not found in other entrepreneurial concepts.

Interest and level of religiosity are factors that can influence decision making to become a Muslimpreneur, especially among members of IIBF Bandung City. Therefore, for the community, it is expected to be able to improve things related to growing interest and religiosity in becoming an ideal Muslimpreneur, so that the general public, especially prospective entrepreneurs or conventional entrepreneurs, are encouraged to become Muslimpreneurs in accordance with sharia and join and participate in advancing the Indonesian Islamic Businesss Forum Bandung City community. In addition, for the government or other related parties to provide information that can grow interest and religiosity to become a Muslimpreneur, so that the level of entrepreneurship will increase and the unemployment rate and poverty rate will decrease due to the jobs created.

As for other implications of the results of this study, theoretically the researcher hopes that it can provide benefits in developing an understanding of Islamic economics, especially related to entrepreneurs in Islam. In addition, practically the researcher hopes that this study can be a general description of how interest and religiosity can influence decision making to become a Muslimpreneur.

The recommendations that can be given by the author based on the results of this study are as follows:

- a. For the IIBF organization, it is hoped that it can improve matters related to growing interest, religiosity and other factors in becoming an ideal Muslimpreneur, so that the general public, especially prospective entrepreneurs or conventional

entrepreneurs, are encouraged to become Muslimpreneurs in accordance with sharia and join the community.

- b. For further research, it is hoped that research on entrepreneurship or Muslimpreneurs can continue to be developed, especially in terms of factors that can influence decision-making to become a Muslimpreneur.

D. CONCLUSION

Decisions are an integral part of the managerial process that is influenced by various determinants. This article identifies several key factors that influence decision making, such as the individual conditions of the decision maker (e.g., level of knowledge, experience, and perception), organizational environmental factors (including structure, culture, and leadership), and external pressures such as market dynamics and regulatory changes. Decision making cannot be separated from the social and psychological context, because decisions often involve subjectivity, intuition, and ethical considerations. Therefore, a deep understanding of these factors is essential to produce effective and sustainable decisions.

In addition, the article emphasizes that optimal decision-making requires an integration of rational and non-rational approaches. While data analysis and logic remain important foundations, emotional and intuitive factors cannot be ignored, especially in complex and uncertain situations. The role of technology and information systems also strengthens the quality of decisions by providing quick access to relevant information. By understanding and managing the determinants in the decision-making process, organizations can improve the quality of the results achieved and their adaptability in facing changing challenges.

This study has several limitations that need to be considered for the development of future studies. First, the scope of the research object is limited to members of the Indonesian Islamic Business Forum (IIBF) in Bandung City, who have certain social, cultural, and economic characteristics so that the results cannot be generalized widely to other Muslimpreneur communities in Indonesia. In addition, this study only focuses on two main variables, namely interest and level of religiosity, so it has not fully described other factors that may influence the decision to become a Muslimpreneur, such as family support, access to capital, previous entrepreneurial experience, and social environment.

Therefore, further research is suggested to expand the geographical and demographic reach of respondents, covering various Muslimpreneur communities in cities and other regions in order to obtain more comprehensive and representative results. Researchers are also advised to consider additional relevant variables such as the influence of entrepreneurship education, government policy support, and perceptions of business risk in the context of sharia. A mixed-method approach that combines quantitative and qualitative can also be used to capture psychological and spiritual dimensions more deeply in the decision-making process of becoming a Muslimpreneur.

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