

## The Theology Of Entrepreneurship: The Identity Of The Millennial Muslim Student Entrepreneurial Movement In Universities

Muhamad Ridwan Effendi<sup>1</sup>, Mushlihin<sup>2</sup>, Yusuf Ismail<sup>3</sup>, Dyah Wulandari<sup>4</sup>, Surya Hadi Darma<sup>5</sup>, Zharifah Adzra<sup>6</sup>

Universitas Negeri Jakarta<sup>1,2,3,6</sup>, STAI DR.KH.EZ.Muttaqien Purwakarta<sup>4,5</sup>  
[muhamadridwan@unj.ac.id](mailto:muhamadridwan@unj.ac.id)

### ABSTRAK

Agama tentunya berperan dalam mempengaruhi tindakan manusia, dengan kata lain, agama sebagai doktrin merupakan dimensi yang paling kuat dalam mempengaruhi tindakan sosial seorang individu, kelompok dan masyarakat. Tindakan tersebut merupakan akibat adanya doktrin yang menjadi dorongan pikiran alam bawah sadarnya. Atas dasar tersebut, tulisan ini bermaksud menguraikan adanya fenomena semangat kewirausahaan mahasiswa muslim di perguruan tinggi umum yang dipengaruhi oleh doktrin keyakinan agamanya dan menjadi corak teologis tersendiri bagi mereka dalam melakukan tindakan untuk berwirausaha. Pembahasan ini telah menunjukkan bahwa tindakan kewirausahaan mahasiswa muslim milenial dipengaruhi oleh empat corak teologi yakni tradisional, modern, skriptual, dan transformatif yang terintegrasi pada aspek kognitif, eksistensial, maupun aspek relasional.

**Kata Kunci :** *Teologi, Kewirausahaan, Mahasiswa, Milenial, Muslim.*

### ABSTRACT

*Religion certainly plays a role in influencing human actions. In other words, religion as a doctrine is the most potent dimension in influencing the social actions of an individual, group and society. This action is the result of a doctrine that drives his subconscious mind. This paper intends to describe the phenomenon of the entrepreneurial spirit of Muslim students in public universities, which is influenced by the doctrine of their religious beliefs and becomes their theological style for them to take action for entrepreneurship. This discussion has shown that the entrepreneurial actions of millennial Muslim students are influenced by four theological styles, namely traditional, modern, scriptural, and transformative, which are integrated into cognitive, existential, and relational aspects.*

**Keywords:** *Theology, Entrepreneurship, Students, Millennials, Muslims.*

## **INTRODUCTION**

Studies on entrepreneurship can be carried out through various disciplines, such as management, sociology, anthropology, ideology, and even theology. Management experts, for example, examine entrepreneurship not only as a process of carrying out problem-solving activities in a management position but also as an entrepreneur who needs to find, evaluate and be able to develop and take advantage of opportunities by overcoming various forces that can hinder the process of creating something good. New and innovative. It is different with anthropologists who focus on the importance of changing unfavourable traditional attitudes and fostering a work ethic value. Meanwhile, theologians highlight the need for religious awareness to do business as a worship value.

The emergence of an entrepreneurial spirit among Muslim students, especially at the Jakarta State University (after this referred to as UNJ), can be said to be a sign of the growing interest of students as the millennial generation to choose businesses that allow them to conduct business analysis based on current opportunities. This interest certainly needs to be developed because it involves activities freely chosen by each student. Efforts to develop students' entrepreneurial spirit are one way that must be carried out continuously to suppress the high unemployment rate and various social problems after they graduate from college.

Based on data from the Central Statistics Agency (BPS), until August 2021, Indonesia's open unemployment rate (TPT) is at 6.49% or 9,102.05 people. This

number decreased by 670,000 people, or 6.49%, compared to last year's period of 7.07% (2015, 2022). However, in terms of population, the distribution of the number of unemployed is almost half of which are graduates of the equivalent SMK and Universities. Of course, this condition must be given a creative solution to overcome.

However, the campus has not fully realized the importance of forming an entrepreneurial spirit, even though the campus has tried to encourage students to participate through various programs presented in Merdeka Learn, Merdeka Campus (MBKM). Especially for students in the undergraduate study program of Islamic Religious Education Faculty of Social Sciences UNJ (read; PAI FIS UNJ study program), it still touches a small number of students. As a result, after graduating from UNJ, they are less proficient in entrepreneurship.

As millennial Muslims, students of the PAI FIS UNJ study program in the future must be able to change their mindset so as not to create the stereotype that being an entrepreneur cannot be achieved through educational institutions or the view that entrepreneurs are born and cannot be educated, even though in reality they are not because many leaders educated figure who became a successful entrepreneur.

However, in other aspects, it is necessary to see that everyone's views regarding entrepreneurship itself can be related to the fundamental beliefs that underlie all thoughts and attitudes of a person's life. If someone only understands and believes in Islam as a doctrine of aqidah, the scope will be narrow (Syalthout, 1990). On the other hand,

when someone understands and believes in Islam as a system of life that is *syumul* (comprehensive), then that thought can give birth to a more comprehensive view of reviewing everything. As Islamic modernist groups understand, the entrepreneurial ethos is an inseparable part of the history and map of Islamic thought itself.

Based on the above, the growth of the entrepreneurial spirit that occurs in PAI FIS UNJ study program students is possible to be studied further, especially for millennial Muslim students in public universities, namely Jakarta State University (UNJ), Indonesian Education University (UPI), and Universitas Pendidikan Indonesia (UPI). Singaperbangsa Karawang (UNSIKA). On the one hand, PAI FIS UNJ students have shown creative efforts to be able to build their independence from an early age, while on the other hand, their motivation in carrying out entrepreneurial activities is not yet clear. The consumerism attitude of students is one of the reasons that allow their cause to do entrepreneurship solely to collect money to make fun. For students with a firm religious ethos, their theological motivation in entrepreneurship may also be strong because of the fundamental values built from within them.

So far, it can be identified that the problem of entrepreneurship about theology in Islam, if a symbolic interactionism approach is used, then this discussion can be a framework for understanding religious and social actions that are the identity and entrepreneurial movement of millennial Muslim students in case studies at the three

universities above, namely UNJ, UPI, and UNSIKA. This approach is essential, considering that the author wants to explore the most profound aspects of the theological understanding of millennial Muslim students that can influence their actions in entrepreneurship, as is the belief of a phenomenological society which always believes that the theological awareness in the community will always colour their perceptions regarding the state of their social reality (Tjokrowinoto, 1991).

Thus, the approach in this discussion can be likened to Dillard's mirror reflection theory, that each millennial Muslim student can have the opportunity to formulate a system of entrepreneurial theology according to its characteristics. The reality of religiosity and entrepreneurial actions of students that can be captured is a reflection of a mirror, while the reflection itself depends on the mirror surface. If the mirror is concave, then the big reality will be small. If the mirror is convex, then the tiny reality can be significant (Jalil, 2012). Likewise, the unified and coherent reality will appear biased if the mirror is cracked. Therefore, different theological frameworks will always reflect different realities.

## **DISCUSSION**

### **Entrepreneurship in Islamic Perspective**

The meaning of entrepreneurship in Islam cannot be explained, but other terms that indicate working or trying can be found in *al-kasb*, *al-'amal*, *al-sa'y*, *al-nas'r*, *al-hirfah* (Anam, 2016; Jalil, 2012). These words in a row can be interpreted to seek sustenance,

work, and explore (to work). The historical perspective of Islamic civilization also notes that the Prophet Muhammad and his wife, Siti Khadijah, and most of his companions in their life history were entrepreneurs or entrepreneurs. It can be said that the entrepreneurial mentality is inherent in the souls of Muslims themselves.

Implicitly, the elements of entrepreneurship in Islam consist of being active, productive, and innovative (Anam, 2016; Kamaluddin, 2019). First, being active, the main character of a Muslim is active, hardworking, and has a high work ethic (Manpan Drajat, 2015). A Muslim student's work ethic is concrete action from his view of the Islamic world view on life, which emphasizes the aspects of achieving worldly welfare, freedom of action and will, and the value of work as worship. This is an inner atmosphere that can cause stimulation from within, namely the doctrine that drives his subconscious to act. However, at the stage of inner mood, some Muslim students sometimes think fatalistically and say that God has determined everything directly. This kind of view can also be called religious-passivism and can almost be found in the theological thinking of any religious community, including Muslims (Effendi, 2021c).

Second, Productive, as written in the Qur'an surah al-Mulk verse 2 (two), Allah SWT states that every human being was created to compete in terms of goodness, meaning that individual humans should be productive because, without competition, there will be no productive. Even the Messenger of Allah himself stated, "Whomever today is the same as yesterday is

included in the loss. If it is worse, then woe". So, the best only option is to do something better and more meaningful productively. Productivity can be obtained by giving freedom to each student to choose his profession and the field he likes.

*Third*, Innovative, innovative meaning is usually equated with creative. This innovative, creative meaning in Islam can be found in several turaths that encourage innovative creatives, as is the case in the case of opening new land (*ihya 'al-mawat*) (Jalil, 2012). The scholars here have different views on cultivating the land related to the hadith of the Prophet Muhammad, who asked Muslims to find new land and turn it on to increase productivity. The expression of the hadith means, "*Whoever revives land that someone does not own, then he is more entitled to the land*". (Narrated by Bukhari and Abu Dawud).

### **Meaning of Entrepreneurship Theology**

According to Amin Abdullah, theology is a term that emerged from Western intellectual treasures, which of course, have a different concept from Islam. In Islam, this term is commonly used with the science of kalam or 'aqidah, namely knowledge or something related to a believer's belief (faith). Nevertheless, this is understood as a process of reinterpreting the treasures of Islamic thought because modern demands are growing more complex (Abdullah, 1995). Theology, namely "teo" means God, and "logi/logos" means knowledge and is interpreted as the science of God (Afif Ridho Pramudya, 2021). Meanwhile, in

other terms, theology is a science that discusses God and everything related to Him, the relationship between humans and God, and the relationship between God and humans (Abdul Rojak, 2019). Even another opinion came from William L. Reese, who defined theology with the term I, which means discourse or thought about God (Effendi, 2021c).

However, in this discussion, the author's term theology defines it as a collection of any teachings that are coherently arranged regarding the nature of God and His relationship with humanity and the universe.

In the current context, the theological paradigm certainly needs to be re-examined. It is no longer the object of study about God alone, not a matter of right or wrong, but whether or not the theology is productive so that it can contribute practically to entrepreneurship. Of course, to have absolute power and impact, a theology which is the inner life in entrepreneurship must always be integrated with the "self" as a whole, both in the cognitive, existential, and relational aspects (Effendi, 2021a).

In the cognitive aspect, theology should function to release the categorical mindset that has been formed previously and finally have spiritual intelligence (spiritual quotation) as a complement to the multiple intelligences of a student in entrepreneurship. In the existential aspect, Muslim students must also learn to "*turn off*" their character through the process of finding their true selves. Theology needs to feel united with the transcendent power in the relational aspect. Namely, God feels at peace, protected, and led in the right direction.

## **Entrepreneurial Theology Viewpoint**

Previously, entrepreneurship theology might still be too foreign because the assumption must lead to the problem that entrepreneurship tends to be worldly, while theology is related to ukhrawi aqidah beliefs. The term entrepreneurship theology is an issue of scientific integration that connects disciplines so that it cannot be understood along with other disciplines.

Based on the data findings, it is known that various views reflect different theological patterns. In the discourse of Islamic theology, there are at least four theological paradigms, namely traditionalist, modernist, scripturalist, and transformative theology ((ed.), 1998). This paradigm explains the general characteristics and tendencies of students' theological views regarding entrepreneurship.

First traditional theology relies on the theological reasoning of the Ash'ariyah with the Kasyb doctrine (Effendi, 2021b). In general, this theology is strongly guided by texts and orthodoxy. Based on the data, it is known that some students have this type of understanding. That is, there is an assumption that humans have limitations in many ways, and God's power determines. This is reflected in respondents' answers who said that God's destiny also caused the entrepreneurial spirit and failure in entrepreneurship with a percentage of 34.09%.

This view is not so much in number, but if this kind of thinking develops, millennial Muslim students will not be enthusiastic about doing entrepreneurship. In essence, this traditionalist style of theology puts more emphasis on fate and luck than

on serious efforts toward more fruitful change.

Second, modern theology (Azry Arvah, 2021), this theology rests on the power of rationality with jargon to awaken human freedom to determine their destiny. The style of modernism theology is quite dominant in student thinking. Many said that the entrepreneurial spirit comes from the results of human efforts reaching (65.90%). This can be seen from the response of students who view that failure in entrepreneurship is also caused by negligence and economic logic possessed by students. This current flow views the role of humans as much more extensive. Modern theology still believes in the absolute power of God over all things, but they also emphasize the business or endeavour side. The percentage of the two theological styles can be seen in the following response table.

Table 1. Entrepreneurial failure/success factors

University	Destiny	Human Effort	Number of Respondents
UNJ	14	29	43
UPI	7	12	19
UNSIKA	9	17	26
<b>Number of Responses</b>	<b>30</b>	<b>58</b>	<b>88</b>
<b>Percentage (%)</b>	<b>34.09091</b>	<b>65.90909</b>	<b>100%</b>

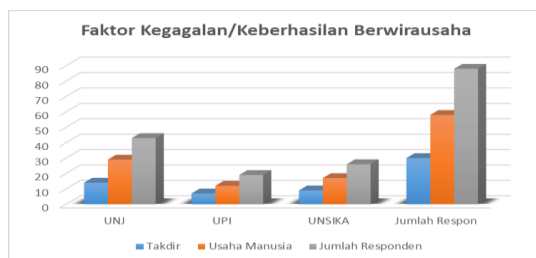


Figure 1. Entrepreneurial failure/success factors

Third, scriptural theology, this theological style intends to purify theological understanding

from mixing superstitious elements, with the central concept of dividing monotheism into three aspects: *rububiyyah*, *uluhiyyah*, and *asthma' wa al-sifat*. This theological typology tends to have a passion for purifying Islamic teachings and beliefs by mixing them with local beliefs and traditions and then returning them to the beliefs of the early generations, as exemplified by the Prophet Muhammad and his companions. In this context, students have a tendency in the aspect of character and example referring to this trend, in which the figures who are considered worthy of being imitated in entrepreneurial activities are Muslim figures, namely the Prophet Muhammad and his companions with a percentage of 56.81%, beating Muslim entrepreneurs who can play a role in the economy of the people, namely 34.09%, and community leaders outside Islam by 9.09%.

Table 2. Inspirational figures in entrepreneurship

University	Rasulullah	Moeslem	Non-Moeslem	Number of Respondents
UNJ	28	11	4	43
UPI	13	5	1	19
UNSIKA	9	14	3	26
<b>Number of Response</b>	<b>50</b>	<b>30</b>	<b>8</b>	<b>88</b>
<b>Percentage (%)</b>	<b>56.81818182</b>	<b>34.09091</b>	<b>9.090909</b>	<b>100%</b>

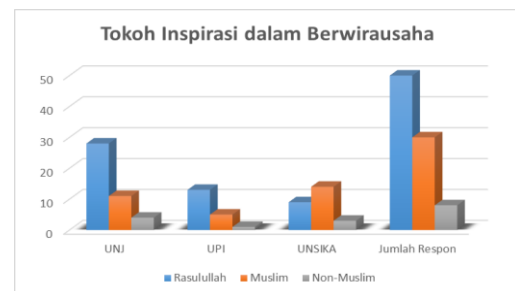


Figure 2. Inspirational figures in entrepreneurship

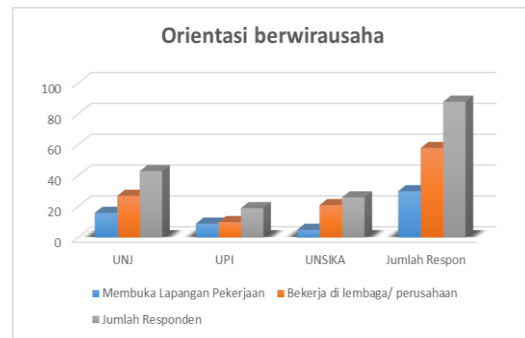
However, thinking that refers to classical Islamic sources does not always follow scripturalism, sometimes leading to

fundamentalism, even traditionalism. This is simply because the students have shown the dominance of their doctrine so far, which has only adhered to the principles of orthodoxy. In other words, their normative content of thought construction is more prominent than its historical side, so there is a tendency not to ignore the figure of the Prophet Muhammad in addition to the success of Muslim figures.

*Fourth,* transformative theology, which stems from efforts to ground theology, this theology is progressive and has a human vision. The characteristics of this theology in its contextualization are so strong, and its function in actualizing beliefs in theological doctrines into a natural movement that can change the condition of society. In this context, many of the Muslim students at the UN, UPI, and UNSIKA who plan to work in companies or business units are 65.90%, while a small proportion of them prefer to open small businesses while developing it 34.09%. . Thus, this style is not owned by many millennial Muslim students. Generally, students do not yet have strong ideals, and they prefer things that are by the reality and circumstances surrounding them. Furthermore, it can be said that the theological style is practical and realistic, not idealistic.

*Table 3. Entrepreneurial orientation*

University	Open Jobs	Working in an institution/company	Number of Respondents
UNJ	16	27	43
UPI	9	10	19
UNSIKA	5	21	26
Number of Response	30	58	88
Percentage (%)	34.09091	65.90909	100



*Figure 3. Entrepreneurial orientation*

## CONCLUSION

The term entrepreneurial theology in this discussion is, of course, an inner life in entrepreneurship that coherently concerns God's nature and His relationship with humanity and becomes the identity and form of the socio-religious movement of Muslim students in carrying out their doctrines.

In the context of entrepreneurship, Islamic theology is empirically able to make student actions more creative with its integrative theological style between religious elements of theology, intellectuals, experiences and their religious rituals, which cannot stand alone with other aspects but are in a theological system that is integrated with reality. Life, ranging from aspects of cognition and internalization to objectification in the entrepreneurial environment. So that the impact on entrepreneurship theology makes Muslim students enthusiastic about doing entrepreneurship based on the strength of the theological doctrines they believe in traditional, modern, scriptural, and transformative theology.

Of course, maximizing entrepreneurial activities for students

is one of the solutions to questions about unemployment and social inequality after students graduate from college because entrepreneurship is a method that is believed to reduce unemployment in Indonesia.

## REFERENCES

- (ed.), M. R. W. (1998). *Skripturalisme Media Dakwah: Sebuah Bentuk Pemikiran dan Aksi Politik Islam di Indonesia Orde Baru*. Mizan.
- 2015, S. (2022). *Jumlah dan Persentase Penduduk Bekerja dan Pengangguran 2020-2021*. Badan Pusat Statistik Indonesia. <https://bps.go.id/indicator/6/1953/1/jumlah-dan-persentase-penduduk-bekerja-dan-pengangguran.html>
- Abdul Rojak, R. A. (2019). *Ilmu Kalam*. Pustaka Setia.
- Abdullah, A. (1995). *Falsafah Kalam di Era Postmodernisme*. Pustaka Pelajar.
- Afif Ridho Pramudya, Muslimatun Kholifah Anta, Hana Taqiyya, M. R. E. (2021). The Religious Spirituality in a Time of Pandemic; Strategies for Strengthening Diversity in FIS UNJ Students. *Muttaqien; Indonesian Journal of Multidisciplinary Islamic Studies*, 2(2), 101–124. <http://ejurnal.staimuttaqien.ac.id/index.php/mtq/article/view/321>
- Anam, S. (2016). Pesantren Entrepreneur dan Analisis Kurikulum Pesantren Mukmin Mandiri Waru Sidoarjo Dalam Pengembangan Media Usaha. *Maraji; Jurnal Studi Keislaman*, 2(2).
- Effendi, M. R. (2021a). Relasi Agama dan Masyarakat; Studi Tentang Interaksi Masyarakat Bandung Barat dan Jamaah Tabligh. *Hayula*, 5(1), 1–24. <https://doi.org/https://doi.org/10.21009/hayula.005.1>
- Effendi, M. R. (2021b). *Teologi Islam; Potret Sejarah dan Perkembangan Mazhab Kalam*. Literasi Nusantara.
- Effendi, M. R. (2021c). *Teologi Islam; Potret Sejarah dan Perkembangan Mazhab Kalam*. Literasi Nusantara.
- Hidayat, Azry Arvah, Muhamad Ridwan Effendi, A. H. (2021). Religion and Tradition: Overview of Culture and Islamic Acculturation in The Ciptagelar Society. *Muttaqien Publishing*, 1(1), Azry Arvah Hidayat, Muhamad Ridwan Effendi, Ahmad. <https://scholar.google.co.id/scholar?oi=bibs&cluster=15313499648389275293&btnI=1&hl=en>
- Jalil, A. (2012). Teologi Wirausaha. *Islamica*, 6(2), 203–214.
- Kamaluddin. (2019). Kewirausahaan Dalam Pandangan Islam. *Prosiding Seminar Nasional Kewirausahaan*, 1(1), 302–310.
- Manpan Drajat, M. R. E. (2015). *Etika Profesi Guru*. Alfabeta.
- Syalthout, M. (1990). *Al-Islam Aqidah wa Syari'ah*. Dar al-Kutub al-Ilmiyyah.
- Tjokrowinoto, M. (1991). *Konsep Pembangunan Berkelanjutan*, dalam ed. Samodra Wibawa, *Pembangunan Berkelanjutan Konsep dan Kasus*. Tiara Wacana.