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The Influence Of Sharia Financial Literacy On Students' Interest In Developing Sharia-Based Businesses At Muhammadiyah University Of Bima

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ABSTRACT

This study aims to determine the effect of Islamic financial literacy on students' interest in developing sharia-based businesses at Universitas Muhammadiyah Bima. This research used a quantitative approach with a survey method. Data were collected through questionnaires distributed to 50 student entrepreneurs. The data analysis techniques included validity test, reliability test, normality test, simple linear regression analysis, t-test, and coefficient of determination using SPSS software. The results showed that Islamic financial literacy has a positive and significant effect on students' interest in developing sharia-based businesses. The better students understand Islamic financial principles, the higher their interest in running and developing businesses based on sharia principles.

INTRODUCTION

The development of digital transformation has changed the method of organization, managing pricing strategies, revenues, and relationships with customers in an environment of growing business dynamics (Zaki, 2019). Change consumer behavior, increase digital platform penetration, as well as data availability in large amounts, has pushed the company to switch from a static price approach to a more adaptive and responsive approach to market changes (Nuccio & Guerzoni, 2019). In context, thus, *dynamic pricing capability* (DPC) emerges as one of the strategic abilities that allows organizations to adapt prices in real-time based on changing demand, capacity, competitive conditions, as well as customer characteristics (Akhiljyoth & Vinod, 2021; Ampountolas et al., 2020; Atbaş & Yıldız, 2024). This No Again is viewed just as an operational instrument, but rather as part of the capability supporting organizations' creation of values and advantages, competitive, and sustainable (McDougall et al., 2022). Through integration of technology analytics, systems *revenue management,* and artificial intelligence, the company is capable of increasing the accuracy of prediction requests as well as optimizing decision pricing in a more effective way (Kaul, 2018). At the same time, the increasing market complexity requires organizations to develop the ability to adapt and respond to changes in a fast and precise way. Therefore, DPC is increasingly viewed as an important element in modern business strategies that are oriented towards optimizing revenue and profitability in the long term.

RESEARCH METHODS

Types and Scope of Research

This study employed quantitative field research with a descriptive associative approach (Sugiyono, 2021). This study collected numerical data to determine the effect of Islamic financial literacy on students' interest in developing Islamic-based businesses. The study was conducted at Muhammadiyah University of Bima, located in Bima City, West Nusa Tenggara, and involved students who owned businesses.

Research Data Sources

1. Primary Data

   The primary data in this study was obtained directly from respondents through questionnaires distributed to students at the University of Muhammadiyah Bima who own businesses. The questionnaires were used to obtain data on the level of Islamic financial literacy and students' interest in developing Sharia-based businesses. Furthermore, the researchers conducted initial interviews with several students who own businesses to strengthen their observations and gain a clearer picture of the application of Sharia principles in their business activities.
2. Secondary Data

   Secondary data in this study were obtained from various sources related to the research, such as books, scientific journals, articles, previous theses, and supporting documents and data from Muhammadiyah University of Bima. This data was used as supporting material to strengthen the theoretical foundation, previous research, and information related to Islamic financial literacy and the development of Islamic-based businesses.

Population, sample and sampling techniques

Population

The population in this study were students at Muhammadiyah University of Bima who owned or were currently operating businesses. The population comprised all research subjects who possessed specific characteristics consistent with the research objectives. This study focused on students who owned businesses because they were deemed relevant to the research variables, namely Islamic financial literacy and interest in developing Sharia-based businesses. The population in this study was 50 students who owned businesses.

Samples and Sampling Techniques

The sampling technique used in this study was saturated sampling, or total sampling. This technique was used because the population size was relatively small, so all members of the population were used as samples. Therefore, the sample size for this study was 50 students from the University of Muhammadiyah Bima who own businesses. The use of saturated sampling is expected to provide more accurate data and a comprehensive picture of the population's condition regarding the influence of Islamic financial literacy on students' interest in developing Islamic-based businesses.

Operational Definition

Operational definitions of variables are used to explain research variables so they are easier to measure and understand. The operational definitions of the variables in this study can be seen in the following table.

Table 1. Operational Definition of Variables

No	Research Variables	Definition	Indicator
1	**Sharia Financial Literacy (X)**	Students' ability to understand and apply Islamic financial principles in economic activities in accordance with Islamic teachings, both in financial management and the use of Islamic financial products.	1. Understanding the basic concepts of Islamic finance such as contracts, usury, and profit sharing systems 2. Attitudes towards Islamic finance 3. Islamic financial behavior
2	**Student Interest in Developing Sharia-Based Businesses (Y)**	The tendency or drive within students to have an interest, desire, and readiness to run a business in accordance with Islamic sharia principles.	1. Interest in sharia-based businesses 2. The desire to start a sharia-based business 3. Attention to sharia business opportunities 4. Readiness to develop sharia-based businesses

Data collection technique

1. Questionnaire

   A questionnaire is a data collection technique that involves providing respondents with a series of written statements to answer (Sugiyono, 2021). In this study, the questionnaire was used to obtain data on Islamic financial literacy and student interest in developing Islamic-based businesses. The questionnaire was administered to students who own businesses at the University of Muhammadiyah Bima using a five-level Likert scale.

2. Documentation

Documentation techniques were used to obtain supporting data related to the research, such as student numbers, respondent profiles, and other relevant information (Sugiyono, 2021). This technique assisted researchers in completing the necessary data related to the conditions and research objects at Muhammadiyah University of Bima.

RESULTS AND DISCUSSION

Respondent Characteristics

Respondent characteristics in this study were used to provide a general overview of the identities of the respondents in the research sample. Respondent characteristics included gender, age, and the type of business run by students at Muhammadiyah University of Bima.

Table 2. Respondent Characteristics Based on Gender

Gender	Amount	Percentage
Man	31	62%
Woman	19	38%
Total	**50**	**100%**

Based on the table above, the study respondents were predominantly male (31 people, or 62%), while female (19 people, or 38%) were female. This indicates that more students owning businesses are male.

Table 3. Respondent Characteristics by Age

Age	Amount	Percentage
18–20 Years	13	26%
21–23 Years	30	60%
24–26 Years	7	14%
Total	**50**	**100%**

The majority of respondents (30 people, or 60%) were aged 21–23, followed by 26% of those aged 18–20, and 14% of those aged 24–26. This indicates that the majority of respondents were of productive age.

Table 4. Respondent Characteristics Based on Business Type

Type of business	Amount	Percentage
Culinary	18	36%
Credit	12	24%
Trading	11	22%
Agriculture	9	18%
Total	**50**	**100%**

The most common type of business run by respondents was culinary (36%), followed by mobile phone credit (24%), trade (22%), and agriculture (18%). This indicates that culinary businesses are the most popular among students.

Research Instrument Test Results

a. Validity Test

Validity testing was conducted to determine whether each item in the questionnaire accurately measured the research variables. Validity testing was performed by examining the Pearson correlation *between* the item score and the total score. An item is declared valid if the calculated r value is greater than the table r value at a significance level of 0.05. In this study, the table r value for 50 respondents was 0.279.

Based on the results of the validity test, all statement items in the Islamic financial literacy variable (X) and students' interest in developing Islamic-based businesses (Y) have a calculated r value greater than the table r of 0.279 and a significance value less than 0.05.

Table 5. Validity Test

Correlations

		P1	P2	P3	P4	P5	P6	P7	TOTAL
P1	Pearson Correlation	1	.575 **	.743 **	.531 **	.350 *	.617 **	.391 **	.818 **
	Sig. (2-tailed)		.000	.000	.000	.013	.000	.005	.000
	N	50	50	50	50	50	50	50	50
P2	Pearson Correlation	.575 **	1	.578 **	.436 **	.304 *	.498 **	.245	.711 **
	Sig. (2-tailed)	.000		.000	.002	.032	.000	.086	.000
	N	50	50	50	50	50	50	50	50
P3	Pearson Correlation	.743 **	.578 **	1	.500 **	.498 **	.588 **	.460 **	.850 **
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.001	.000
	N	50	50	50	50	50	50	50	50
P4	Pearson Correlation	.531 **	.436 **	.500 **	1	.476 **	.512 **	.600 **	.775 **
	Sig. (2-tailed)	.000	.002	.000		.000	.000	.000	.000
	N	50	50	50	50	50	50	50	50
P5	Pearson Correlation	.350 *	.304 *	.498 **	.476 **	1	.336 *	.321 *	.625 **
	Sig. (2-tailed)	.013	.032	.000	.000		.017	.023	.000
	N	50	50	50	50	50	50	50	50
P6	Pearson Correlation	.617 **	.498 **	.588 **	.512 **	.336 *	1	.383 **	.755 **
	Sig. (2-tailed)	.000	.000	.000	.000	.017		.006	.000
	N	50	50	50	50	50	50	50	50
P7	Pearson Correlation	.391 **	.245	.460 **	.600 **	.321 *	.383 **	1	.648 **
	Sig. (2-tailed)	.005	.086	.001	.000	.023	.006		.000
	N	50	50	50	50	50	50	50	50

TOTAL	Pearson Correlation	.818 **	.711 **	.850 **	.775 **	.625 **	.755 **	.648 **	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	50	50	50	50	50	50	50	50

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Based on the table above, item Y1 has the highest correlation value, at 0.858, while item Y3 has the lowest correlation value, at 0.629. Nevertheless, all items still meet the validity criteria because their correlation values are above the table's r value. This indicates that the research instrument is capable of measuring Islamic financial literacy and student interest effectively.

b. Reliability Test

Reliability testing was conducted to determine the level of consistency of the research instrument. An instrument is considered reliable if the Cronbach's Alpha value is greater than 0.60.

Table 6. Validity Test

Reliability Statistics

Cronbach's Alpha	N of Items
.783	8

Based on the table above, the Cronbach's Alpha value is 0.783 > 0.60 so that the research instrument is declared reliable and can be used as a data collection tool.

Normality Test

A normality test was conducted to determine whether the research data was normally distributed. In this study, the normality test was conducted using the One-Sample Kolmogorov-Smirnov Test with the help of SPSS.

Table 7. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	1.88887606
Most Extreme Differences	Absolute	.085
	Positive	.085
	Negative	-.073
Test Statistics		.085
Asymp. Sig. (2- tailed) [a]		.200
Monte Carlo Sig. (2- tailed) [e]	Sig.	.475

99% Confidence Interval	Lower Bound	.462
	Upper Bound	.488

a. Test distribution is Normal.
b. Calculated from data.

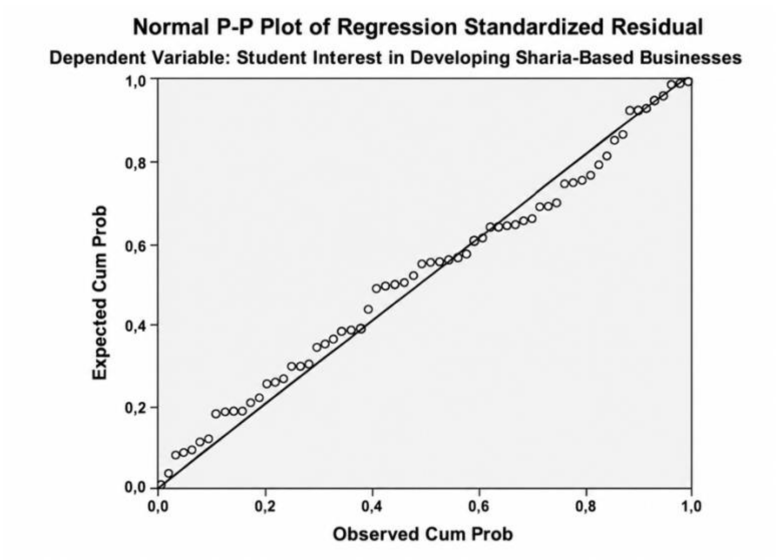

Figure 1. Normality Test Results

Based on the results of the normality test, a significance value (Asymp. Sig. 2-tailed) of 0.200 was obtained. Since the significance value is greater than 0.05 (0.200 > 0.05), it can be concluded that the research data is normally distributed. Thus, the data in this study meets the requirements for simple linear regression analysis.

Simple Linear Regression Analysis

Simple linear regression analysis was used to determine the influence of Islamic financial literacy variables on students' interest in developing Islamic-based businesses at Muhammadiyah University of Bima. The following test results are in the table below:

Table 8. Multiple Linear Regression Analysis

Coefficients [a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	6,226	1,204		5,172	.000
SHARIA FINANCIAL LITERACY	.714	.110	.683	6,472	.000

a. Dependent Variable: STUDENT INTEREST IN DEVELOPING SHARIA-BASED BUSINESSES

Based on the results of the simple linear regression analysis, the following regression equation was obtained:

$$Y = 6{,}226 + 0{,}714X$$

The constant value of 6.226 indicates that if Islamic financial literacy remains constant, then students' interest in developing Islamic-based businesses will increase by 6.226. Meanwhile, the regression coefficient value of 0.714 indicates that every one-unit increase in Islamic financial literacy will increase students' interest in developing Islamic-based businesses by 0.714. A positive regression coefficient value indicates that Islamic financial literacy has a positive influence on students' interest in developing Islamic-based businesses.

Hypothesis Test (t-Test)

Hypothesis testing was conducted to determine whether the Islamic financial literacy variable significantly influences students' interest in developing Islamic-based businesses at Muhammadiyah University of Bima. The hypothesis testing in this study used a t-test with the help of SPSS.

Table 9. t-Test Results

Coefficients [a]

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1(Constant)	6,226	1,204		5,172	.000
SHARIA FINANCIAL LITERACY	.714	.110	.683	6,472	.000

a. Dependent Variable: STUDENT INTEREST IN DEVELOPING SHARIA-BASED BUSINESSES

Based on the results of the t-test, the calculated t-value was 6.472 with a significance value of <0.001. Because the significance value is smaller than 0.05 (<0.001 <0.05), H_0 is rejected and H_1 is accepted.

These results indicate that Islamic financial literacy has a positive and significant impact on students' interest in developing Islamic-based businesses. This means that the higher a student's level of Islamic financial literacy, the higher their interest in developing Islamic-based businesses.

Coefficient of Determination (R^2)

The coefficient of determination was used to determine the extent of influence of Islamic financial literacy on students' interest in developing Islamic-based businesses at Muhammadiyah University of Bima. The test was conducted using SPSS. The results of the coefficient of determination test are presented in the following table:

Table 10. Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.683 [a]	.466	.455	1,908

a. Predictors: (Constant), SHARIA FINANCIAL LITERACY

b. Dependent Variable: STUDENT INTEREST IN DEVELOPING SHARIA-BASED BUSINESSES

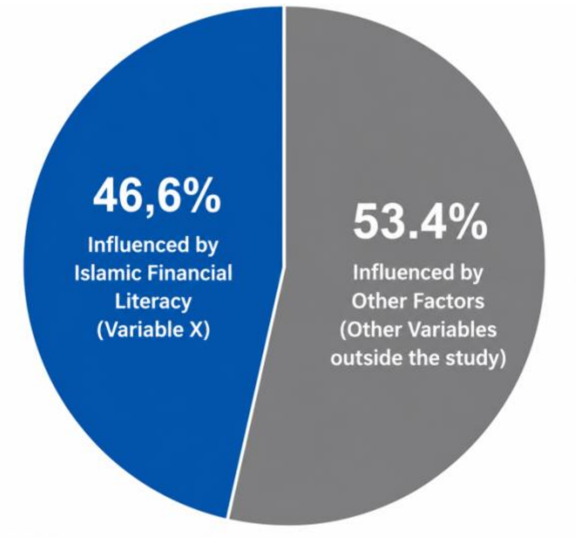

Figure 2. Coefficient of Determination Diagram

Based on the results of the coefficient of determination test, the R-square value was 0.466, or 46.6%. This indicates that Islamic financial literacy can influence students' interest in developing Islamic-based businesses by 46.6%, while the remaining 53.4% is influenced by other factors outside this study. Thus, Islamic financial literacy has a fairly positive influence on students' interest in developing Islamic-based businesses.

Discussion

The results of the data analysis show that Islamic financial literacy has a positive and significant influence on students' interest in developing sharia-based businesses at Muhammadiyah University of Bima. Based on a simple linear regression analysis, the regression coefficient value was 0.714 with a significance level of 0.000 <0.05. In addition, the results of the hypothesis test showed a calculated t value of 6.472 so that H_0 was rejected and H_1 was accepted. These results indicate that an increase in students' understanding of Islamic finance is directly proportional to an increase in students' interest in running and developing businesses based on sharia principles. The better students' ability to understand the Islamic financial system, the higher the motivation to apply the concept in entrepreneurial activities.

Students' understanding of the basic principles of Islamic finance, such as the prohibition of usury (riba), the implementation of a profit-sharing system, transaction transparency, and business management in accordance with Islamic law, is a crucial factor in fostering interest in Sharia-based businesses. This knowledge not only provides conceptual understanding but also fosters economic awareness that is more oriented toward halal (permissible) values, justice, and utility. Students become more confident in making business decisions because they understand that business activities can be conducted without departing from Islamic sharia principles. Furthermore, the ability to manage capital, plan a business, and understand business risks through a sharia approach strengthens students' readiness to build independent and sustainable businesses.

This is also evident in the students' business activities, which have implemented Sharia values in their daily practices, such as maintaining price transparency, ensuring product halalness, and upholding honesty in transactions. This implementation demonstrates that understanding of Sharia finance extends beyond theoretical aspects and has been integrated into students' entrepreneurial behavior. The application of Sharia principles in business activities reflects an awareness that business is not solely oriented toward economic profit but also considers ethical aspects and social responsibility in accordance with Islamic teachings. This demonstrates that Sharia financial literacy not only shapes students' knowledge but also influences their economic behavior patterns and the way they conduct their business activities.

Wahyuningsih (2020)explains that entrepreneurship education and the family environment influence students' entrepreneurial interest. The knowledge and experience gained through the educational process can foster courage, motivation, and readiness to run a business. In this study, Islamic financial literacy is part of the economic knowledge that strengthens students' interest in developing Sharia-based businesses because they have a clearer understanding of business concepts that align with Islamic values. Thus, it is understandable that the educational process and the surrounding environment play a significant role in shaping students' interest in Sharia-based entrepreneurship.

Students who possess strong financial management skills tend to be better prepared to face business challenges because they understand business planning, capital management, and rational economic decision-making. These skills help students reduce uncertainty when starting a business and increase confidence in developing their business. This study shows that students with a high level of Islamic financial literacy are more likely to be interested in

Sharia-compliant businesses because they understand the importance of managing their business in accordance with Islamic economic principles. This demonstrates that financial management skills are a key asset in enhancing students' entrepreneurial readiness (Salle et al., 2024).

An understanding of Islamic economics also shapes students' mindsets, enabling them to better understand the importance of conducting economic activities that are halal and in accordance with sharia. Students no longer view business solely as a means of profit, but also as a form of moral responsibility and an effort to build economic independence based on Islamic values. This understanding then fosters an internal drive within students to choose a type of business that does not conflict with religious principles. Such awareness is crucial because students are not only oriented towards material success but also consider the ethical and spiritual aspects of running a business. Irawan (2024)stated that increasing Islamic financial literacy can foster a generation of independent Muslim economists with sharia-based economic awareness.

The findings of this study also show that students' understanding of the Islamic financial system can increase their interest in various Sharia-based economic activities. Students who understand Islamic economic concepts tend to be more receptive to the implementation of a Sharia-based business system because it is considered to provide a greater sense of security, fairness, and blessings in business. Furthermore, understanding the Sharia system also helps students understand the importance of maintaining business ethics and good relationships with consumers. This indicates that Sharia financial literacy has an influence that is not limited to financial management but also shapes students' economic behavior patterns more broadly. This condition supports the view that the better students' understanding of the Islamic financial system, the higher their interest in Sharia-based economic activities (Zulfayani et al., 2023).

In addition to shaping students' economic mindsets, understanding Islamic financial management also impacts their business decisions. Students who understand the principles of Islamic financial management tend to be more careful in managing capital and consider the sustainability of their businesses. They better understand the importance of sound financial management, effective capital use, and avoiding business practices that conflict with Islamic principles. Menne (2023)explained that Islamic financial literacy plays a crucial role in business development, particularly for MSMEs. Based on this, it is understandable that understanding Islamic financial management can improve students' ability to plan and develop their businesses in a more focused manner.

Students' interest in running a business is also influenced by their ability to simultaneously understand entrepreneurship and financial management. Entrepreneurial knowledge helps students identify business opportunities, understand market needs, and determine appropriate business development strategies. When these entrepreneurial skills are supported by sound financial literacy, students will be more prepared to run a business. In this study, Islamic financial literacy contributed to shaping students' understanding of business management, not only focusing on profit but also on Islamic business ethics. This demonstrates that the combination of entrepreneurship education and financial literacy can strengthen students' readiness to run a sustainable business. (Irfan, 2025).

Students with a good understanding of economics generally find it easier to identify business opportunities and have greater confidence in running a business. This understanding helps them understand market conditions, consumer behavior, and business development strategies that meet community needs. In this study, an understanding of Islamic finance was one factor that strengthened students' interest in Sharia-based businesses, as they felt they had a sufficient knowledge base to run a business in accordance with Islamic principles. A sound understanding of economics also helps students navigate the changing business environment and growing competition. This is in line with research findings (Rahma Tanjung Sari & Tjipto Subroto, 2023)that explain that economic literacy influences students' entrepreneurial interest.

On the other hand, students' interest in running a business is not solely influenced by Islamic financial literacy. Other factors such as family environment, personal motivation, business experience, entrepreneurship education, and digital technology developments also contribute to shaping students' interest in the business world. Family support can provide motivation and courage for students to start a business, while business experience helps students improve their ability to face business challenges. This is consistent with the opinion Khusna et al. (2020)that explains that students' interest in entrepreneurship is influenced by various factors besides financial literacy. Thus, it is understandable that students' interest in entrepreneurship is formed through the interaction of various mutually supportive internal and external factors.

However, the results of this study differ from those Darmaji & Candra (2025)that stated that financial literacy was not the dominant factor influencing students' entrepreneurial interest. In that study, entrepreneurial knowledge and e-commerce had a greater influence than financial literacy. This difference in results is likely influenced by the characteristics of the respondents, the research environment, and the focus of the variables used. In this study, the discussion focused more on Sharia-based financial literacy, making religiosity and the application of Islamic economic principles more prominent factors influencing students' interest in running a business. Therefore, the research context and respondent characteristics may influence the differences in the results obtained.

The development of digital technology is also a significant factor influencing students' interest in developing businesses. The ability to utilize digital media and e-commerce opens up broader business opportunities because students can market products more easily and reach consumers more quickly. This situation requires students to have the ability to adapt to technological developments to compete in the modern business world. Research (Ardiansyah et al., 2025)shows that e-commerce and entrepreneurial knowledge also influence students' interest in entrepreneurship. Therefore, the ability to utilize digital technology is a supporting factor that can strengthen students' interest in developing businesses in the modern era.

Based on the coefficient of determination, the R-square value was 0.466, or 46.6%. This value indicates that Islamic financial literacy contributes 46.6% to students' interest in developing Islamic-based businesses. Meanwhile, 53.4% is influenced by other factors, such as business motivation, religiosity, entrepreneurship education, family environment, business experience, and digital technology development. Thus, Islamic financial literacy can be understood as a crucial factor in shaping students' interest in developing Islamic-based businesses because it can improve students' understanding, confidence, and readiness to carry out business activities in accordance with Islamic economic principles.

CONCLUSION

Based on the research results, it can be concluded that Islamic financial literacy has a positive and significant effect on students' interest in developing sharia-based businesses at Muhammadiyah University of Bima. This is proven by the results of the hypothesis test which shows a calculated t value of 6.472 with a significance value of 0.000 <0.05, so that H_0 is rejected and H_1 is accepted. These results indicate that the better the students' understanding of the concepts and practices of Islamic finance, the higher their interest in running and developing businesses in accordance with sharia principles.

Furthermore, the research results also show that Islamic financial literacy contributes 46.6% to students' interest in developing Sharia-based businesses, while the remaining 53.4% is influenced by factors outside this study. These factors include entrepreneurial motivation, family environment, entrepreneurial education, religiosity, business experience, and digital technology developments. Thus, Islamic financial literacy plays a significant role in shaping students' interest in developing Sharia-based businesses.

This research demonstrates that an understanding of Islamic finance is not only important theoretically, but can also boost students' confidence in running businesses that are halal, transparent, and in accordance with Islamic values. Therefore, higher education institutions need to improve students' Islamic financial literacy through educational activities, Islamic entrepreneurship training, and strengthening their understanding of Sharia-based business management to further enhance students' interest and ability in developing Islamic businesses.

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