

RESILIENCE AND SOCIAL INNOVATION OF MUSLIM YOUTH IN DEVELOPING SHARIA ENTREPRENEURSHIP IN THE DIGITAL ERA

Saidun Hutasuhut¹
Faisal Rahman Dongoran²
Sapri³

¹Universitas Negeri Medan

saidun@unimed.ac.id

²Universitas Muhammadiyah Sumatera Utara

faisalrahman@umsu.ac.id

³Universitas Islam Negeri Sumatera Utara

sapri@uinsu.ac.id

Abstract: *This study aims to analyze the influence of entrepreneurial resilience and social innovation on the readiness for developing Sharia-based entrepreneurship among Muslim youth in the digital era. A quantitative approach was used with an explanatory method, involving 206 respondents from the State Islamic University of North Sumatra and the Muhammadiyah University of North Sumatra. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through the SmartPLS 3.0 application to examine relationships among latent variables. The results show that entrepreneurial resilience has a significant effect on Sharia entrepreneurship readiness ($\beta = 0.638$; $p < 0.001$), while social innovation also has a positive influence ($\beta = 0.321$; $p < 0.001$). The model explains 77.5% of the variance in Sharia entrepreneurship readiness ($R^2 = 0.775$) and demonstrates strong predictive capability ($Q^2 = 0.518$). These findings emphasize that the integration of psychological (resilience), social (social innovation), and spiritual (Islamic values) dimensions forms an essential foundation for building sustainable Sharia entrepreneurship in the digital era. Future research is recommended to explore the roles of digital literacy, spiritual leadership, and Islamic value-based learning models as moderating or mediating variables to expand the conceptual framework of Sharia entrepreneurship among young generations.*

Keywords: *Entrepreneurial resilience, social innovation, Islamic entrepreneurship, Muslim youth, digital era*

Introduction

The digital era, combined with global uncertainty, has created increasingly complex economic challenges for young Muslims. They must navigate limited job opportunities, social pressures, and crises of values and identity. Yet, this group holds strong potential as agents of change who can advance economic empowerment through Islamic entrepreneurship. Unlike conventional business models, Islamic entrepreneurship places justice, sustainability, and *barakah* as foundational principles in value creation (Setiawan et al., 2024). Within this perspective, success is not judged solely by material profit but by the extent to which business practices bring benefit and social well-being (Sidek et al., 2024; Ujianto, 2025).

In this environment, entrepreneurial resilience becomes essential for Muslim youth to survive and grow in a fluctuating digital economy. Studies show that Gen Z Muslims who

internalize values such as honesty, social responsibility, and Islamic business ethics possess stronger adaptive capacities and perseverance (Mayvita & Rifani, 2024). Islamic value-based digital literacy also plays a pivotal role by strengthening mental toughness, guiding ethical behavior in digital spaces, and reducing exposure to moral risks that frequently emerge in online ecosystems (Putra & Abdulhakim, 2025). When aligned with technological competence, these values enhance innovation, competitiveness, and long-term business sustainability (Mayvita & Rifani, 2024).

Research highlights six key components of Muslim entrepreneurial resilience during crisis situations: resilience capacity, customer orientation, trading ethos, social capacity, Islamic spirituality, and digital marketing (Junusi & Mubarak, 2020). These findings reinforce that resilience in the Muslim context is multidimensional—psychological, social, and spiritual.

Beyond resilience, social innovation is equally crucial for nurturing Islamic entrepreneurship. Many social enterprises struggle because their social mission and financial sustainability are not well-balanced. However, entrepreneurs grounded in strong moral values tend to see failure as an opportunity for learning and a trigger for new social solutions (Wronka-Pośpiech, 2024). In Islamic frameworks, social innovation emerges through waqf-based business models, halal MSME digital platforms, and sharia marketplaces. Modern productive waqf models, for instance, optimize asset utilization while generating socio-economic benefits for education, health, and community business development (Afifi, 2024; Sujono, 2024).

Despite its relevance, studies explicitly linking resilience, Islamic value-based social innovation, and sharia entrepreneurial readiness among Muslim youth remain limited, especially in Southeast Asia's digital transformation context. Therefore, this study seeks to fill that gap by proposing an integrative model that combines psychological, social, and spiritual dimensions to explain Islamic entrepreneurial readiness in the digital era.

Literature Review

Entrepreneurial Resilience

This study is based on Resilience Theory as a basis for explaining how Islamic entrepreneurs are able to adapt positively to challenges and pressures while maintaining Islamic values, thereby building resilience, creativity, and sustainability in the development of Islamic entrepreneurship. Entrepreneurial resilience is a vital attribute that enables entrepreneurs to navigate challenges and adapt in crises. Resilience is formed through intrapersonal and exopersonal processes (Montoro-Fernández et al., 2022) and is very important in business incubators as part of learning management (Taboada-Álvarez, J. E., Rueda-Varon, M. J., & Sanchez-Perdomo, 2023). The COVID-19 pandemic highlighted the importance of resilience, with entrepreneurs using strategies such as effectuation and bricolage to innovate and stabilize their businesses (Haider et al., 2023; Tabassam, 2024). Furthermore, resilience mediates the relationship between financial literacy and sustainable performance, crucial for fostering economic opportunities, especially in a post-pandemic environment (Seraj et al., 2022).

From the context of Islamic entrepreneurship, Sharia law contributes significantly to entrepreneurial resilience through ethical and sustainable principles. Key principles such as stewardship (khalifah), balance (mizan), and justice (adl) guide entrepreneurs to consider environmental and social impacts (Pandikar et al., 2022). Furthermore, Islamic entrepreneurship emphasizes altruistic goals, preventing harmful practices such as gambling and speculation that disrupt the economy (Hassan & Hippler, 2014). Sharia's prohibition of exploitative practices fosters an inclusive and empowering financial system through profit sharing (Fasya, 2021).

The ethical guidelines of the Prophet Muhammad, such as honesty (Siddiq) and trustworthiness (Amanah), ensure business integrity (Bidaula et al., 2024). During the COVID-

19 pandemic, the Sharia framework proved to be crucial in empowering and enhancing the resilience of MSMEs to adapt and thrive (Tripalupi & Anggahegari, 2022). Sharia principles collectively enhance resilience while aligning businesses with broader social and environmental goals.

Social Innovation in Entrepreneurship

Over the past two decades, social innovation has become a central theme in entrepreneurship research. It is broadly understood as the creation of new, sustainable, and inclusive solutions to social problems, aiming to deliver value for communities, the environment, and society at large. Phillips et al. (2015) describe social innovation as a mechanism that links entrepreneurship with social change through collaboration among government, academia, and industry. Its manifestations extend beyond technology to include new business models and distribution systems that promote equity and social justice.

According to Social Innovation Theory, social innovation offers solutions that are more effective and impactful than existing approaches (Mulgan et al., 2007). For Muslim youth, this includes not only technological breakthroughs but also socially driven initiatives rooted in Islamic values, such as digital zakat platforms and halal-based cooperative ecosystems. Resilience Theory further complements this perspective by explaining how social entrepreneurs remain committed to their missions while adapting to socio-economic pressures and uncertainty. Social entrepreneurs function as agents of change who harness entrepreneurial principles to address structural issues like poverty and inequality. Schöning (2013) argues that they are “drivers of social innovation” because they use market-based mechanisms to advance social goals. This aligns with Licite et al. (2018), who frame social innovation as the “soul of social entrepreneurship,” emphasizing their mutually reinforcing nature: social entrepreneurship operationalizes social innovation, while social innovation reshapes the way society understands social problems.

The effectiveness of social innovation depends on several factors, including individual creativity, supportive public policies, and collaboration across institutions (Nepal, 2024). In regional development, social innovation strengthens local economic resilience and bridges the gap between public and private sectors (Polovko, 2021). On a global scale, social innovation is moving toward more systemic and adaptive approaches, particularly in education, health, and digital technology (Sampaio & Sebastião, 2024).

Overall, social innovation stands at the heart of value-driven entrepreneurship. It not only generates economic outcomes but also supports long-term social transformation and advances the Sustainable Development Goals (SDGs). Its success lies in its capacity to address real social needs, foster collaboration, and enhance social justice (Mulgan et al., 2007).

Development of Sharia Entrepreneurship

Sharia entrepreneurship is developed based on Islamic Entrepreneurship Theory. This theory emphasizes business practices based on Islamic values such as justice, honesty, and social responsibility, with a primary focus on blessings (barakah) and the welfare of the people, rather than solely on profit. Sharia entrepreneurship is built on an economic concept based on Islamic values, where the goal of business is not only to seek material gain, but also to achieve spiritual and social well-being (falāh). Its main pillars are honesty (ṣiḍq), trustworthiness, justice ('adl), and blessings (barakah). This concept is seen as an important strategy for building an economy based on ethics, social justice, and sustainability.

Ramadani et al. (2018) explain that Islamic entrepreneurship emphasizes collaboration and altruism as the basis of business. The principle of ta'āwun (mutual assistance) in collective

activities creates economic value while strengthening social and spiritual bonds. Entrepreneurial success is measured by financial profits and the social benefits provided to the wider community. Then Olaofe (2023) emphasized that ethics and morals are central. Islam encourages entrepreneurship with the principles of honesty, justice, and the prohibition of harmful practices. Business is viewed as worship, as long as it complies with halal principles and avoids usury, corruption, and manipulation. Azhar (2024) introduces the Muslimpreneurship Competence Development Framework (MCDF), which integrates the value of tauhid (awareness of God) as the basis for business decision-making, forming a spiritual character that distinguishes it from conventional entrepreneurship.

The concepts of Orientation and Intent (Ultimate Goal and Motivation) as well as Preferences and Decision Making (Islamic Process) proposed by Asutay & Yilmaz (2021) form an important foundation for understanding the dimensions of Sharia entrepreneurship development. These two dimensions emphasize that Islamic entrepreneurship is not only viewed from an economic perspective, but also from a spiritual and moral orientation that underlies every action of Muslim entrepreneurs. Orientation and intention focus on the ultimate goal of obtaining blessings (*barakah*) and social welfare as a form of worship to Allah SWT, while preferences and decision-making reflect the application of Islamic values such as honesty, justice, and responsibility in every business process.

The Effect of Entrepreneurial Resilience on the Development of Sharia Entrepreneurship

Entrepreneurial resilience is a crucial foundation in shaping and strengthening sharia-based entrepreneurship, especially amid today's economic uncertainty. In Islamic teachings, resilience is not limited to mental toughness but is deeply rooted in spiritual values such as *sabr* (patience), *tawakkal* (trust in Allah), and *ikhtiar* (sincere effort). These principles guide Muslim entrepreneurs to remain steadfast, ethical, and adaptive during crises.

Empirical evidence supports this. Trinanda et al. (2025) found that religiosity significantly enhances the resilience and motivation of Muslim entrepreneurs when facing economic pressure. Their resilience is both psychological and spiritual, fostering calmness, optimism, and the drive to keep innovating. Similar insights are highlighted by Junusi & Mubarak (2020) through the Islamic Entrepreneur Resilience Model, which identifies Islamic spirituality as a dominant factor shaping resilience and long-term business sustainability.

In the digital era, resilience is also linked to innovation and competitiveness. Mayvita & Rifani (2024) show that young Muslim entrepreneurs who integrate Islamic values with digital strategies tend to be more adaptive and resilient in managing technological disruptions without compromising ethics. At the micro-business level, Kasim et al. (2024) report that faith-based resilience and optimism are key drivers of sustainability for Islamic MSMEs, helping entrepreneurs navigate crises fairly and responsibly.

Resilience also needs to be nurtured early through education. Farah et al. (2019) argue that an entrepreneurship curriculum grounded in the tauhidic paradigm can shape ethical, resilient, and competitive future entrepreneurs. Such faith-driven education supports the development of Muslimpreneurs who can withstand global economic challenges.

Overall, the literature underscores that entrepreneurial resilience is essential for developing Islamic entrepreneurship. Spiritual and moral strength enables Muslim entrepreneurs not only to survive crises but also to build sustainable, ethical, and value-driven businesses.

Hypothesis 1. Entrepreneurial resilience has a positive impact on the development of Islamic entrepreneurship among the Muslim generation.

Social Innovation and Sharia Entrepreneurship Development

Social innovation in entrepreneurship is the process of creating new solutions to improve community welfare through ethical and sustainable business approaches. In the context of Islamic entrepreneurship, social innovation serves as a bridge between economic goals and Islamic spiritual values, such as justice ('adl), social responsibility (maslahah), and blessing (barakah). According to Talatappeh & Tavalae (2016), innovation is a core component of Islamic entrepreneurship because it fosters creativity combined with morality and Qur'anic values. Innovation in Islam not only promotes economic efficiency but also serves as a form of social worship to improve the lives of the ummah (islah al-ummah).

Research by Safei (2021) reinforces this view by showing that sharia-based social innovation can be an instrument for the development of Muslim communities in Indonesia. This approach has given rise to what is known as celestial entrepreneurship—entrepreneurship that combines innovation and spirituality in empowering poor communities in a collaborative and equitable manner. Meanwhile, the concept of waqf (endowment), as explained by Salarzahi et al. (2010), is an early form of social innovation in Islam, as it functions as a sustainable economic mechanism for public welfare and community empowerment.

Furthermore, the integration of social innovation in the development of sharia entrepreneurship creates an economic model that balances material progress and spiritual responsibility. A study by Adham et al. (2012) emphasizes that technological innovation in Islam must be carried out based on the principles of ihsan (moral excellence) and Mardhatillah (the pleasure of Allah). Thus, social innovation not only strengthens business competitiveness but also becomes a means of developing sharia entrepreneurship that is fair, sustainable, and oriented towards the benefit of the people (maslahah al-'ammah). Hypothesis 2. Social innovation has a positive effect on the development of Sharia entrepreneurship.

This research combines Resilience Theory (psychological aspects), Social Innovation Theory (collective social aspects), and Islamic Entrepreneurship Theory (adding a spiritual dimension). These three theories complement each other in shaping the Sharia entrepreneurship readiness of the young Muslim generation

Method

This study uses a quantitative approach with an explanatory research method. This approach was chosen because the study aims to examine the influence of resilience and social innovation variables on the readiness of Muslim youth to develop Islamic entrepreneurship. The explanatory method allows researchers to identify causal relationships empirically through the collection of numerical data and statistical analysis.

The population in this study included Muslim youth who were pursuing higher education at Islamic universities, both public and private. This population included 155 people from the State Islamic University of North Sumatra and 51 people from the Muhammadiyah University of North Sumatra. The selection of this population was based on the consideration that Muslim students in Islamic higher education are a group that is in the process of forming their character, values, and life orientation, including in terms of motivation and readiness for Sharia-based entrepreneurship. Although some respondents have never run a business or participated in sharia-based entrepreneurship training, they are considered to have entrepreneurial potential and sufficient understanding of Islamic principles to be analyzed in the context of the relationship between resilience, social innovation, and readiness for sharia entrepreneurship development in the digital era.

Data analysis in this study used SmartPLS 3.0 with a Partial Least Squares Structural Equation Modeling (PLS-SEM) approach to test the relationship between latent variables. This

method was chosen because it is capable of analyzing complex models with a relatively small sample size and variables measured through several indicators.

The analysis process was carried out in two main stages. First, measurement model analysis (outer model) was used to assess the validity and reliability of the construct through factor loading tests, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha. Second, structural model analysis (inner model) was used to test the relationship between variables by looking at the path coefficient, t-statistic, and p-value values through the bootstrapping procedure.

The results of the analysis from SmartPLS 3.0 were then used to assess the extent of the influence of resilience and social innovation on the development of Islamic entrepreneurship among Muslim youth in the digital era, as well as to determine the strength and significance of the relationships between variables in the research model.

Result and Discussion

Based on the data collection results, a total of 206 respondents participated in this study. In terms of university origin, the majority of respondents came from the State Islamic University of Sumatra (155 people), while 51 respondents came from Muhammadiyah University of Sumatra. In terms of entrepreneurial experience, 126 respondents (61.2%) had entrepreneurial experience, while 80 respondents (38.8%) did not. As for sharia-based training, only 19 respondents (9.2%) had participated in training, while the majority, namely 187 respondents (90.8%), had never participated in sharia-based entrepreneurship training. This shows that even though the majority of respondents had not received formal training, interest in sharia entrepreneurship remained high among Muslim students. This is presented more clearly in Table 1.

Table 1. Description of Respondents Based on Category

Category	Description	Quantity
Origin University	Universitas Islam Negeri Sumatera	155
	Universitas Muhammadiyah Sumatera	51
Total		206
Entrepreneurial Experience	Have Entrepreneurial Experience	126
	Do Not Have Entrepreneurial Experience	80
Total		206
Sharia-Based Training	Have you ever participated in Sharia-based training?	19
	No, I have never participated in [Sharia-based training].	187
Total		206

Measurement Model Analysis (Outer Model)

The results of the measurement model evaluation show that of the 57 initial indicators, only 42 indicators meet the convergent validity criteria with an outer loading value ≥ 0.70 , while 15 indicators were eliminated because they did not meet the eligibility threshold. In the Entrepreneurial Resilience construct, out of 18 initial indicators, only 7 indicators (RES11, RES15, RES17, RES18, RES4, RES7, and RES16) were valid with loading values between

0.743–0.888, indicating a strong representation of entrepreneurial resilience. The Social Innovation construct initially consisted of 15 indicators, and 12 indicators were deemed feasible (0.715–0.776), while the other 3 were removed because their values were below the criteria. Meanwhile, in the Entrepreneurial Readiness construct, almost all indicators showed good performance, with 23 of the 24 indicators being valid (0.710–0.870).

Furthermore, the measurement model results show that the three constructs, Entrepreneurial Readiness, Resilience, and Social Innovation, have met all measurement quality indicators in the PLS-SEM approach. First, all Cronbach's Alpha, rho A, and Composite Reliability values are above 0.90, indicating that each construct indicator has excellent internal consistency. Second, convergent validity was also achieved, as indicated by AVE values above 0.50. This shows that each construct was able to capture more than half of the variance in its indicators. Third, all discriminant validity tests through Fornell–Larcker, cross-loading, and HTMT showed adequate results. The AVE square root is higher than the correlation between constructs, the indicators have the highest loading on their constructs, and all HTMT values are below the 0.90 threshold. The R² value of 0.775 indicates that the variation in Entrepreneurial Readiness can be strongly explained by Resilience and Social Innovation. Meanwhile, the f² results reveal that Resilience has a large effect (1.145), while Social Innovation contributes a small to medium effect (0.174). Overall, the measurement model is reliable and valid, making it suitable for further testing of the structural model.

Structural Model Analysis (Inner Model)

The results of inner model testing with SmartPLS 3.0 show that both independent variables have a significant effect on Entrepreneurial Readiness. The path coefficient value for the relationship between Entrepreneurial Resilience → Entrepreneurial Readiness is 0.638 with a t-statistic of 12.683 and a p-value of 0.000, while Social Innovation → Entrepreneurial Readiness has a value of 0.321, a t-statistic of 6.112, and a p-value of 0.000. Both relationships are significant at the 95% confidence level, indicating that the resilience and social innovation of Muslim youth play an important role in increasing sharia entrepreneurial readiness.

The Q² value of 0.518 indicates that the model has strong predictive power, so it can be concluded that the structural model built is feasible and capable of adequately explaining the variation in the entrepreneurial readiness variable. For more details, the structural measurement results are presented in Tables 2, 3, and 4.

Table 2. Path Coefficients (Hasil Bootstrapping Inner Model)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Entrepreneurial resilience -> Entrepreneurial readiness	0.638	0.635	0.050	12.683	0.000
Social innovation -> Entrepreneurial readiness	0.321	0.325	0.053	6.112	0.000

Table 3. Confidence Intervals Bias Corrected

	Original Sample (O)	Sample Mean (M)	2.5%	97.5%
Entrepreneurial resilience -> Entrepreneurial readiness	0.638	0.635	0.534	0.728
Social innovation -> Entrepreneurial readiness	0.321	0.325	0.225	0.428

Table 4. Construct Cross-Validated Redundancy

	SSO	SSE	Q ² (=1-SSE/SSO)
Entrepreneurial readiness	4738.000	2284.873	0.518
Entrepreneurial resilience	1442.000	1442.000	
Social innovation	2472.000	2472.000	

The results of the study indicate that entrepreneurial resilience and social innovation have a significant effect on the readiness for Islamic entrepreneurship among Muslim youth. These findings can be explained through three main theoretical foundations, namely Resilience Theory (Connor & Davidson, 2003), Social Innovation Theory Mulgan et al., 2007), and Islamic Entrepreneurship Theory. Based on resilience theory, an individual's ability to adapt and bounce back from pressure plays an important role in shaping entrepreneurial readiness. The results of the study, with a path coefficient of 0.638 and a significance value of $p = 0.000$, confirm that the emotional and spiritual resilience of Muslim youth strengthens their motivation and readiness to engage in sharia entrepreneurship. This finding is in line with the research by Ayala & Manzano (2014) in the Journal of Small Business Management, which confirms that resilience is a major factor in the success of young entrepreneurs in facing business risks.

Meanwhile, the results of testing the social innovation variable (path coefficient 0.321; $p = 0.000$) show that the ability to create new solutions to social problems through a value-based approach also contributes to increasing the readiness of Islamic entrepreneurship. This supports Mulgan et al.'s (2007) theory, which emphasizes that social innovation is a means of creating sustainable social change through cross-sector collaboration. These results are in line with the findings of Phillips et al. (2015) and Sampaio & Sebastião (2024), which show that social innovation promotes the strengthening of social values in modern entrepreneurial practices.

From the perspective of Islamic Entrepreneurship Theory, the results of this study confirm that entrepreneurial readiness is not only measured from an economic aspect, but also from a spiritual orientation based on the values of honesty, justice, and blessing (barakah). These results support the views of Asutay & Yilmaz (2021), who emphasize the importance of integrating Islamic values in entrepreneurial motivation and decision-making. Empirically, this research model with a Q² value of 0.518 shows strong predictive power, indicating that the integration of resilience and social innovation can significantly explain the variation in sharia entrepreneurial readiness.

The academic contribution of this study lies in the integration of these three theories into a single conceptual framework that explains how psychological, social, and spiritual factors work together to shape Islamic entrepreneurship readiness in the digital age. These findings also expand the literature by emphasizing the importance of Islamic values in building resilience and social creativity among the younger generation of Muslims. However, this study has limitations in that the sample scope is limited to students at Islamic universities, and the use of a cross-sectional quantitative approach does not describe long-term dynamics. In the future, similar studies could expand the scope of the region, add moderating variables such as digital literacy or spiritual leadership, and use a longitudinal approach to capture changes in entrepreneurial behavior over time.

Conclusion

Based on the results of the analysis and discussion in this article, it can be concluded that entrepreneurial resilience and social innovation play a significant role in increasing the readiness

of Islamic entrepreneurship among Muslim youth in the digital age. Mental and spiritual resilience enables young entrepreneurs to adapt to the dynamics of an uncertain economy without abandoning Islamic values. Meanwhile, social innovation serves as a creative driver that bridges social mission and economic sustainability in Islamic entrepreneurship practices.

This study also confirms that the integration of psychological (resilience), social (social innovation), and spiritual (Islamic values) dimensions forms a strong conceptual foundation for understanding value-based entrepreneurial readiness in the digital age. These findings support Resilience Theory, Social Innovation Theory, and Islamic Entrepreneurship Theory, and expand their application to the context of entrepreneurship among Indonesia's Muslim youth.

Academically, this study makes an important contribution to enriching the literature on Islamic entrepreneurship by presenting a holistic and contextual empirical model. Practically, the results can be used as a basis for Islamic universities, Islamic financial institutions, and policymakers to design programs to strengthen resilience and social innovation in entrepreneurship education. However, this study is still limited to a sample of students and uses a cross-sectional quantitative approach. Therefore, it is recommended that future research expand the geographical scope, add moderating variables such as digital literacy or spiritual leadership, and use mixed methods to gain a more comprehensive understanding.

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