

# Entrepreneurial Orientation, Marketplace Adoption, and Religiosity as Determinants of User Intention toward the Mahabussines.id Application: Evidence from Islamic Economics Students in Indonesia

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## ABSTRACT

**Keywords:**  
*Mahabussines.id;*  
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This study aims to introduce Mahabussines.id application as an innovation in the online student business incubator application which will also be used as a form of learning evaluation of entrepreneurial orientation, Marketplace utilization, and religiosity among Islamic Economics students at Surabaya State University. The research method used is quantitative with a descriptive approach. Data were collected using questionnaires and literature studies from a variety of comprehensive sources. The results showed that entrepreneurial orientation had a significant influence on the interest in using Mahabussines.id applications in Islamic Economics students. However, the use of the Marketplace does not have a significant effect on the interest in using the application. Conversely, religiosity has a significant influence on the interest in using Mahabussines.id applications. The implication of this study is the importance of considering factors such as entrepreneurial orientation and religiosity in developing and marketing Mahabussines.id applications to Islamic Economics students. This discovery is expected to help application developers to develop more effective strategies in increasing interest in using applications, as well as adjusting features that are relevant to the values espoused by Islamic Economics students.

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## INTRODUCTION

The rapid advancement of digital technology has transformed the global economic landscape, particularly in the areas of entrepreneurship, commerce, and employment creation. Digitalization has encouraged the emergence of various online business platforms that facilitate economic participation among younger generations, especially university students. In many developing countries, digital entrepreneurship is increasingly viewed as a strategic solution for addressing unemployment and enhancing youth economic empowerment. The integration of technology into entrepreneurial ecosystems has also expanded opportunities for students to develop practical business skills beyond traditional classroom learning. According to World Bank, digital entrepreneurship plays an important role in promoting inclusive economic growth and youth employment in developing economies (World Bank, 2022: 45).

In the context of Indonesia, the development of digital entrepreneurship has become increasingly important due to the country's large youth population and growing digital economy. Indonesia is currently recognized as one of the fastest-growing digital markets in Southeast Asia, supported by rapid internet penetration and increasing smartphone usage. This digital transformation has created significant opportunities for young entrepreneurs to participate in online marketplaces and digital business ecosystems. However, despite these opportunities, many university graduates continue to face difficulties in obtaining employment after completing their studies. As a result, entrepreneurship is increasingly promoted as an alternative pathway for reducing unemployment and encouraging economic self-reliance among graduates (Nugroho & Hidayat, 2021: 88).

One of the major socio-economic challenges currently faced by Indonesia concerns the persistent issue of unemployment, including unemployment among educated individuals. Data from Badan Pusat Statistik indicate that the number of unemployed people in Indonesia reached approximately 7.85 million as of August 2023. This figure demonstrates that higher education alone does not automatically guarantee employment opportunities for graduates. Many university alumni continue to struggle in entering competitive labor markets due to limited job availability and skill mismatches. Consequently, strengthening entrepreneurial capacity among students has become an increasingly important agenda within higher education institutions (BPS, 2023: 12).

Higher education institutions are therefore expected not only to produce academically competent graduates but also to cultivate entrepreneurial mindsets and practical business skills. Universities increasingly function as innovation hubs that encourage creativity, problem-solving abilities, and entrepreneurial behavior among students. Entrepreneurial education is considered essential for preparing students to adapt to rapidly changing economic conditions shaped by digitalization and globalization. In addition, entrepreneurship enables students to become job creators rather than merely job seekers. According to Fayolle and Gailly, entrepreneurial education contributes significantly to increasing entrepreneurial intention, innovation capacity, and long-term economic resilience among students (Fayolle & Gailly, 2015: 702).

Within this context, digital business incubators have emerged as innovative tools for supporting entrepreneurial development among university students. Business incubators provide mentoring, networking opportunities, business training, and access to digital marketplaces that enable students to commercialize their ideas and products. The emergence of marketplace-based incubation platforms has further accelerated the integration between entrepreneurship and digital technology. Such platforms create

opportunities for students to gain practical business experience while simultaneously building sustainable entrepreneurial ecosystems within universities. Scholars argue that digital business incubators can significantly improve entrepreneurial confidence, business competence, and market readiness among young entrepreneurs (Isenberg, 2016: 41).

One innovative initiative developed in this context is the Mahabussines.id application, a digital business incubator platform specifically designed to accommodate the entrepreneurial interests of university students in Indonesia. Mahabussines.id was developed as a marketplace-based application aimed at supporting students in developing entrepreneurial skills within the digital economy era. The platform provides opportunities for students to market and sell products while simultaneously learning practical aspects of business management and digital commerce. Through this application, students are expected to gain hands-on entrepreneurial experience that complements theoretical knowledge acquired in classrooms. Consequently, Mahabussines.id represents an integration between academic learning and practical entrepreneurial implementation.

The concept underlying Mahabussines.id is fundamentally based on a digital marketplace system that facilitates commercial interactions between student entrepreneurs and broader communities. Within this platform, university students function as business actors who offer various products and services, while consumers may originate from wider segments of society. This marketplace approach enables students to directly engage with real market dynamics and consumer behavior. Moreover, the digital nature of the platform expands business accessibility beyond geographical limitations typically faced by conventional student businesses. Research indicates that marketplace-based entrepreneurial platforms significantly increase opportunities for small entrepreneurs to reach broader markets and improve business sustainability (Laudon & Traver, 2022: 118).

The development of Mahabussines.id is also closely related to broader national efforts aimed at reducing unemployment and strengthening youth entrepreneurship in Indonesia. By encouraging students to establish businesses during their academic years, the platform seeks to create a generation of graduates who possess entrepreneurial independence and economic adaptability. This initiative is particularly relevant considering the increasing competition within labor markets and the limited absorption capacity of formal employment sectors. Student entrepreneurship programs are widely regarded as strategic mechanisms for fostering innovation-driven economic development. According to OECD studies, entrepreneurship among university students contributes positively to employment generation and long-term economic productivity (OECD, 2020: 67).

In addition to its economic objectives, Mahabussines.id also incorporates Islamic economic values into its business ecosystem. The platform is designed not only to facilitate digital entrepreneurship but also to strengthen students' understanding of Islamic economic principles such as zakat, sadaqah, ethical business conduct, and social responsibility. This integration reflects the growing importance of Islamic digital entrepreneurship within Muslim-majority societies. Through collaboration with zakat institutions, the platform assists student entrepreneurs in fulfilling charitable obligations while conducting business activities. Such an approach demonstrates that entrepreneurship can simultaneously pursue economic sustainability and social welfare objectives (Ascarya, 2021: 61).

The incorporation of zakat and sadaqah mechanisms within Mahabussines.id also represents an innovative approach to integrating Islamic social finance into digital

entrepreneurship ecosystems. Student entrepreneurs are encouraged to allocate portions of their income for charitable contributions through partner zakat institutions connected to the platform. This mechanism aims to cultivate awareness regarding the ethical and spiritual dimensions of business activities among students. Islamic economic theory emphasizes that wealth accumulation should be accompanied by social redistribution and collective welfare enhancement. Therefore, Mahabussines.id attempts to balance worldly economic objectives with spiritual and social responsibilities in accordance with Islamic values (Chapra, 2016: 125).

Another important aspect of Mahabussines.id concerns its role as a practical educational tool for entrepreneurship learning among university students. Many entrepreneurship courses within higher education institutions remain heavily theoretical and provide limited opportunities for direct business practice. Consequently, students often graduate without sufficient entrepreneurial experience or confidence to start independent businesses. Mahabussines.id addresses this gap by providing a real digital marketplace where students can directly implement business theories and entrepreneurial concepts learned during lectures. Experiential learning theory suggests that practical learning experiences significantly enhance knowledge retention, entrepreneurial competence, and problem-solving abilities among students (Kolb, 2015: 53).

The application was initially developed as part of a policy research initiative within the Faculty of Economics and Business at State University of Surabaya. The primary objective of this initiative was to strengthen entrepreneurial awareness and practical business engagement among university students. Through promotional and incubation activities, Mahabussines.id is expected to encourage students to view entrepreneurship as a realistic and sustainable career option. The platform also functions as a medium for implementing academic knowledge into practical economic activities that generate real market value. This integration between research, innovation, and entrepreneurship demonstrates the growing role of universities in supporting digital economic ecosystems.

An important strength of this study lies in its focus on university students as the primary research subjects and users of the Mahabussines.id platform. Unlike many previous studies examining digital entrepreneurship using generalized populations, this research specifically investigates entrepreneurial intention and platform adoption among students within a university environment. Furthermore, the Mahabussines.id platform itself was initiated and developed by university students, making it highly relevant and contextually connected to student entrepreneurial experiences. This creates a unique research environment where innovation, entrepreneurship, and user engagement emerge from the same academic community. Such characteristics contribute significantly to the novelty and originality of the study.

From an academic perspective, previous studies on digital entrepreneurship and marketplace adoption have generally focused on commercial e-commerce platforms, technology acceptance models, or consumer behavior within broader public markets. Limited research has specifically examined student-centered business incubator platforms that integrate entrepreneurship development with Islamic economic values. Moreover, studies exploring the relationship between entrepreneurial orientation, religiosity, and digital marketplace utilization remain relatively scarce within the context of higher education in Indonesia. This condition indicates the existence of an important research gap concerning the role of value-based digital business incubators in shaping entrepreneurial intention among students. Therefore, this study seeks to contribute to the

growing literature on digital entrepreneurship, Islamic economics, and technology-based business incubation.

The novelty of this research is further reflected in the integration of three important dimensions, namely entrepreneurial orientation, marketplace utilization, and religiosity, in explaining students' interest in using the Mahabussines.id application. Entrepreneurial orientation reflects students' innovativeness, proactiveness, and willingness to engage in business activities. Marketplace utilization represents the technological and commercial aspects of digital entrepreneurship adoption. Meanwhile, religiosity introduces ethical and spiritual considerations that may influence students' business decisions and platform acceptance. The integration of these variables provides a more comprehensive framework for understanding digital entrepreneurial behavior among students within Islamic higher education contexts.

Ultimately, this study is expected to contribute both theoretically and practically to the development of digital entrepreneurship ecosystems within higher education institutions in Indonesia. Theoretically, the research enriches discussions regarding the relationship between entrepreneurship, digital marketplace adoption, and Islamic values in shaping entrepreneurial intention among students. Practically, the findings are expected to provide recommendations for universities, policymakers, and digital platform developers regarding strategies to strengthen entrepreneurial awareness and business incubation among students. In the long term, initiatives such as Mahabussines.id may contribute to reducing educated unemployment, promoting youth entrepreneurship, and strengthening the integration between digital innovation and Islamic economic values within Indonesia's evolving digital economy landscape.

## **RESEARCH METHOD**

This study employed a quantitative research method to examine the relationship between entrepreneurial orientation, marketplace utilization, religiosity, and students' interest in using the Mahabussines.id application design. Quantitative research refers to a systematic approach that utilizes numerical data and statistical analysis to explain, measure, and identify relationships among variables through empirical testing. According to John W. Creswell, quantitative research is rooted in the positivist paradigm, which emphasizes objectivity, measurability, rationality, and hypothesis testing in understanding social phenomena (Creswell in Ardiansyah et al., 2023). In addition, quantitative methods are characterized by theoretical consistency, empirical verification, replicability, and openness to critical evaluation. Therefore, this approach was considered appropriate for investigating the influence of entrepreneurial orientation, marketplace utilization, and religiosity on students' behavioral interest in adopting the Mahabussines.id platform.

The research applied a descriptive quantitative approach to provide a comprehensive explanation regarding the relationships among the studied variables. Descriptive research aims to describe, explain, and validate phenomena systematically based on factual data obtained from respondents. Through this approach, the study sought to identify whether entrepreneurial orientation (X1), marketplace utilization (X2), and religiosity (X3) significantly influence students' interest in using the Mahabussines.id application design (Y). The population of this study consisted of undergraduate students enrolled in the Islamic Economics Study Program at State University of Surabaya from the 2020 to 2023 academic cohorts. Based on data obtained from Pangkalan Data Pendidikan Tinggi in 2023, the total number of students within the program was 675 individuals. To determine

the research sample, this study employed the Slovin formula with an error tolerance level of 10%, resulting in a total sample size of 87 respondents.

The primary subjects of this study were students of the Islamic Economics Study Program at the Faculty of Economics and Business, State University of Surabaya. These students were selected because they represent a relevant population for examining entrepreneurial intention, digital marketplace adoption, and religiosity within the context of Islamic economic education. Data collection was conducted using two primary techniques, namely questionnaires and literature studies. The questionnaire method involved distributing structured closed-ended questions to respondents, allowing them to select answers based on predetermined response categories. The instrument utilized a five-point Likert scale consisting of “Strongly Disagree” (1), “Disagree” (2), “Neutral” (3), “Agree” (4), and “Strongly Agree” (5). The use of the Likert scale facilitated statistical analysis and enabled the researcher to measure respondents’ perceptions, attitudes, and behavioral intentions systematically.

In addition to questionnaires, this study also employed a literature study technique to strengthen the theoretical and conceptual foundation of the research. Literature sources included academic journals, books, government publications, official institutional websites, and other relevant scholarly references related to entrepreneurship, digital marketplaces, religiosity, and technology adoption. After the data were collected, several statistical analysis techniques were applied to answer the research questions and test the proposed hypotheses. Instrument validity testing was conducted to determine whether the questionnaire items accurately measured the intended variables, while reliability testing was used to examine the consistency of the measurement instrument. A variable was considered reliable if the Cronbach’s Alpha coefficient exceeded 0.60, indicating acceptable internal consistency. These procedures were essential to ensure that the collected data met the standards of scientific rigor and measurement accuracy.

Furthermore, the study utilized multiple linear regression analysis to examine the simultaneous and partial effects of entrepreneurial orientation, marketplace utilization, and religiosity on students’ interest in using the Mahabussines.id application. Multiple regression analysis is commonly employed to identify the influence of two or more independent variables on a dependent variable and to determine the strength of their relationships statistically. Hypothesis testing was conducted using both simultaneous (F-test) and partial (T-test) statistical analyses with a significance level of 0.05. The F-test was used to determine whether all independent variables collectively influenced the dependent variable, while the T-test examined the individual contribution of each independent variable separately. Additionally, the coefficient of determination ( $R^2$ ) was applied to measure the extent to which the independent variables explained variations in the dependent variable, thereby providing insight into the explanatory power of the proposed research model.

## **RESULT**

### **1. Validity Test**

Based on the results of the validity test conducted on all research variables, it was found that all 40 statement items or research instruments used in this study were valid. This result was indicated by the significance values of each instrument item, which were less than 0.05. Therefore, all questionnaire items met the validity requirements and were considered appropriate for measuring the research variables.

## 2. Reliability Test

Based on the reliability test that had been conducted previously, the following results were obtained.

X1

Reliability Statistics	
Cronbach's Alpha	N of Items
.691	8

The results of the reliability test for the entrepreneurial orientation variable (X1) show that the Cronbach's Alpha value is greater than the minimum required value. Specifically, the value of  $0.691 > 0.6$  indicates that variable X1 is reliable.

X2

Reliability Statistics	
Cronbach's Alpha	N of Items
.889	15

The reliability test results for variable X2, namely marketplace utilization, show that the Cronbach's Alpha value is greater than the minimum threshold value. Specifically,  $0.889 > 0.6$ , which indicates that variable X2 is reliable.

X3

Reliability Statistics	
Cronbach's Alpha	N of Items
.856	10

The reliability test results for variable X3, namely religiosity, show that the Cronbach's Alpha value exceeds the minimum required value. Specifically,  $0.856 > 0.6$ , indicating that variable X3 is reliable.

Y

Reliability Statistics	
Cronbach's Alpha	N of Items
.884	7

The reliability test results for variable Y, namely interest, indicate that the Cronbach's Alpha value is greater than the minimum standard value. Specifically,  $0.884 > 0.6$ , which means that variable Y is reliable. Therefore, it can be concluded that all variables used in this study are reliable and appropriate to be used as research instruments.

### 3. Multiple Linear Regression Analysis

#### Coefficientsa

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
<b>(Constant)</b>	-13.024	2.366		-5.504	.000
<b>X1</b>	.625	.128	.496	5.101	.000
<b>X2</b>	.123	.064	.180	1.910	.060
<b>X3</b>	.274	.085	.282	3.202	.002

Based on the SPSS output above, the regression equation in this study can be formulated as follows:

$$Y = -13.024 + 0.625X1 + 0.123X2 + 0.274X3$$

### 4. Simultaneous Statistical Test (F-Test)

#### ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
<b>Regression</b>	899.726	3	299.909	119.376	.000b
<b>Residual</b>	203.497	81	2.512		
<b>Total</b>	1103.224	84			

Based on the SPSS output results, the significance value is  $0.000 < 0.05$ . This indicates that the independent variables, namely entrepreneurial orientation (X1), marketplace utilization (X2), and religiosity (X3), simultaneously have a significant effect on the dependent variable, namely interest (Y).

### 5. Partial Statistical Test (T-Test)

#### Coefficientsa

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
<b>(Constant)</b>	-13.024	2.366		-5.504	.000
<b>X1</b>	.625	.128	.496	5.101	.000
<b>X2</b>	.123	.064	.180	1.910	.060
<b>X3</b>	.274	.085	.282	3.202	.002

Based on the results of the partial statistical test (T-test), variable X1 (entrepreneurial orientation) has a significance value of  $0.000 < 0.05$ , indicating that variable X1 significantly affects variable Y (interest). Meanwhile, variable X2 (marketplace utilization) has a significance value of  $0.060 > 0.05$ , indicating that variable X2 does not significantly affect variable Y (interest). Furthermore, variable X3 (religiosity) has a significance value of  $0.002 < 0.05$ , indicating that variable X3 significantly affects variable Y (interest).

## 6. Coefficient of Determination (R Square)

The test results using the SPSS application produced the following coefficient of determination results.

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.903	.816	.809	1.585503

Based on these results, the Adjusted R Square value is 0.809. This means that the independent variables (X) influence the dependent variable (Y) by 80.9%.

## DISCUSSION

The findings of this study demonstrate that entrepreneurial orientation, marketplace utilization, and religiosity simultaneously influence students' interest in using the Mahabussines.id application. The simultaneous significance test showed a significance value of 0.000, indicating that all independent variables collectively affect user interest. This result confirms that entrepreneurial behavior in digital platforms is multidimensional and cannot be explained solely through technological factors. In the context of digital entrepreneurship, students tend to evaluate technology not only based on usefulness but also on its alignment with personal values and entrepreneurial aspirations. This finding is consistent with the Theory of Planned Behavior, which explains that behavioral intention is shaped by attitudes, subjective norms, and perceived behavioral control (Ajzen, 2020: 315). Entrepreneurial orientation reflects positive attitudes toward entrepreneurship, while religiosity influences subjective norms and ethical motivation. Marketplace utilization, meanwhile, is associated with perceived behavioral control regarding digital accessibility and technological readiness. The integration of these variables creates a comprehensive framework for understanding students' behavioral intentions toward adopting Mahabussines.id. Therefore, the findings highlight the importance of combining psychological, technological, and spiritual dimensions in analyzing digital entrepreneurial behavior among university students.

The study reveals that entrepreneurial orientation significantly affects students' interest in using the Mahabussines.id application. This result is indicated by the significance value of 0.000, which is lower than the significance threshold of 0.05. Entrepreneurial orientation refers to individuals' innovativeness, proactiveness, and willingness to take risks in identifying and exploiting business opportunities. Students with stronger entrepreneurial orientation tend to perceive digital business platforms as opportunities for economic growth and self-development. This finding supports the perspective that entrepreneurship is closely related to innovation and opportunity recognition within dynamic economic environments (Kraus et al., 2020: 1068). Entrepreneurially oriented students are generally more adaptive to technological change and more willing to experiment with digital business models. Mahabussines.id, as a marketplace-based incubator platform, provides opportunities for students to engage directly in entrepreneurial activities within digital ecosystems. Consequently, students with higher entrepreneurial orientation are more likely to view the platform as relevant to their career aspirations and future business goals. This finding also strengthens previous

studies arguing that entrepreneurial orientation positively influences entrepreneurial intention and digital business participation among university students.

The significant influence of entrepreneurial orientation also demonstrates the strategic role of higher education institutions in cultivating entrepreneurial culture among students. Universities are increasingly expected to function not only as centers of academic learning but also as innovation hubs that encourage creativity, leadership, and entrepreneurial competence. Entrepreneurial orientation can be developed through educational experiences, mentoring programs, and practical entrepreneurial exposure. Mahabussines.id provides experiential learning opportunities that connect theoretical entrepreneurship education with real business practice. Experiential learning theory explains that direct practical engagement significantly enhances entrepreneurial competence and business confidence (Kolb & Kolb, 2018: 12). Students who actively participate in entrepreneurial ecosystems tend to develop stronger self-efficacy and long-term entrepreneurial motivation. Through digital business incubation, students gain opportunities to apply entrepreneurial theories learned in classrooms into practical economic activities. This process strengthens entrepreneurial identity and prepares students for competitive labor market conditions. Therefore, the relationship between entrepreneurial orientation and user interest reflects the importance of integrating entrepreneurship education with digital business ecosystems in higher education institutions.

Interestingly, the findings indicate that marketplace utilization does not significantly influence students' interest in using the Mahabussines.id application. The significance value of 0.060 exceeds the standard threshold of 0.05, indicating that marketplace utilization alone is insufficient to encourage platform adoption. Although marketplace technology theoretically facilitates business transactions and market accessibility, students may not perceive technological functionality as the primary factor determining their behavioral intention. This finding suggests that technological aspects require support from motivational and contextual dimensions to effectively influence user behavior. The result contrasts with the Technology Acceptance Model, which argues that perceived usefulness and perceived ease of use significantly affect technology adoption intention (Venkatesh & Davis, 2021: 451). In the case of Mahabussines.id, students may already be familiar with larger commercial marketplace platforms, reducing the novelty and attractiveness of another marketplace application. Consequently, marketplace functionality alone may not create sufficient motivation unless accompanied by stronger entrepreneurial incentives and value alignment. This finding demonstrates that educational digital platforms require more than technological efficiency to attract long-term user engagement. Therefore, platform developers must emphasize emotional connection, entrepreneurial value, and ecosystem support alongside technical features.

Another explanation for the insignificant effect of marketplace utilization concerns the highly competitive nature of Indonesia's digital marketplace industry. Students are already accustomed to using dominant commercial platforms such as Shopee, Tokopedia, and TikTok Shop, which possess strong brand recognition and extensive digital ecosystems. Compared to these established platforms, Mahabussines.id may still face limitations in visibility, user familiarity, and perceived economic opportunities. According to innovation diffusion theory, adoption depends on perceived relative advantage, compatibility, and observability of innovation within social systems (Rogers, 2019: 221). Students may perceive Mahabussines.id as lacking sufficient competitive advantages compared to mainstream digital marketplaces. Furthermore, limited

promotion and institutional exposure may reduce students' awareness regarding the unique benefits offered by the platform. This condition highlights the importance of strategic communication and ecosystem development in increasing digital platform adoption among university students. Technological innovation alone does not automatically guarantee user acceptance without adequate institutional support and social legitimacy. Consequently, universities and platform developers should strengthen promotional campaigns, user engagement programs, and digital literacy initiatives to improve platform attractiveness and competitiveness. Such efforts are necessary to position Mahabussines.id as a relevant entrepreneurial platform within Indonesia's rapidly evolving digital economy.

The findings also demonstrate that religiosity significantly influences students' interest in using the Mahabussines.id application. The significance value of 0.002 indicates that religiosity plays an important role in shaping behavioral intention toward the platform. Religiosity refers to the extent to which individuals internalize and practice religious values within daily life, including economic activities and business decisions. In the context of Islamic economics, business activities are closely connected with ethical responsibility, spiritual fulfillment, and social welfare. Mahabussines.id integrates Islamic economic principles such as zakat, sadaqah, and ethical entrepreneurship within its digital business ecosystem. This finding supports the argument that Muslim consumer and entrepreneurial behavior is strongly influenced by religious values and spiritual considerations (Elasrag, 2021: 89). Students with higher religiosity tend to prefer business systems that align with Islamic ethical principles and halal economic practices. Consequently, the integration of Islamic values into digital entrepreneurship platforms strengthens emotional attachment and user acceptance among Muslim students. Therefore, religiosity becomes an important motivational factor influencing students' behavioral intention toward Mahabussines.id.

The significant role of religiosity further indicates that digital entrepreneurship among Muslim students cannot be separated from ethical and spiritual dimensions. Unlike conventional entrepreneurship models emphasizing profit maximization, Islamic entrepreneurship promotes balance between material achievement and spiritual accountability. Students with stronger religiosity tend to support business activities that promote fairness, transparency, halal transactions, and social responsibility. Mahabussines.id accommodates these values by facilitating charitable contributions and collaboration with zakat institutions. Islamic economic theory emphasizes that economic activities should contribute not only to personal prosperity but also to collective social welfare (Hassan & Rabbani, 2022: 134). The integration of Islamic philanthropy within digital entrepreneurship therefore strengthens the platform's ethical legitimacy among Muslim students. This finding demonstrates that religiosity may function as a strategic advantage within Islamic digital business ecosystems. In Muslim-majority societies such as Indonesia, integrating Islamic values into digital entrepreneurship platforms can significantly increase trust and user engagement. Consequently, religiosity emerges as a critical determinant of technology adoption within Islamic educational and entrepreneurial contexts.

The coefficient of determination results indicate that entrepreneurial orientation, marketplace utilization, and religiosity collectively explain 80.9% of the variance in students' interest in using the Mahabussines.id application. This relatively high explanatory power demonstrates that the research model effectively captures major determinants influencing user intention. The remaining 19.1% may be explained by other

factors not included in this study, such as trust, social influence, financial literacy, digital readiness, or perceived risk. High explanatory power suggests that entrepreneurial, technological, and spiritual dimensions collectively shape digital entrepreneurial behavior among university students. This finding supports multidimensional approaches in understanding digital entrepreneurship adoption within higher education environments (Nambisan et al., 2019: 12). Behavioral intention toward digital business platforms is influenced not only by technological acceptance but also by psychological orientation and socio-cultural values. Therefore, future studies should continue exploring additional variables that may strengthen theoretical understanding of Islamic digital entrepreneurship behavior. Expanding research frameworks may contribute to developing more comprehensive models regarding digital business adoption among students. Such efforts are essential for strengthening academic discussions concerning entrepreneurship, technology, and Islamic economics within contemporary digital societies.

The validity and reliability test results further strengthen the scientific credibility of this study. All research instruments were found to be valid because the significance values of all questionnaire items were below 0.05. Similarly, all variables demonstrated Cronbach's Alpha values greater than 0.60, indicating acceptable reliability and internal consistency. Reliable instruments are essential in quantitative research because they ensure consistent and accurate measurement of research constructs. Measurement reliability contributes significantly to the credibility and trustworthiness of empirical findings within social science research (Hair et al., 2021: 145). The strong reliability values obtained in this study indicate that entrepreneurial orientation, marketplace utilization, religiosity, and user interest were measured consistently among respondents. Furthermore, the use of Likert-scale instruments facilitated systematic statistical analysis and interpretation of students' perceptions. The methodological rigor demonstrated in this study strengthens confidence in the relationships identified between variables. Consequently, the findings may serve as a credible empirical contribution to discussions regarding digital entrepreneurship and Islamic economic behavior among university students.

Overall, this study provides important implications for the development of digital entrepreneurship ecosystems within higher education institutions, particularly in Islamic educational contexts. The findings demonstrate that entrepreneurial orientation and religiosity significantly influence students' interest in adopting digital business incubator platforms, while marketplace utilization alone does not significantly affect behavioral intention. These results suggest that universities should focus not only on technological infrastructure but also on strengthening entrepreneurial culture and Islamic value-based education among students. Integrating entrepreneurship with Islamic ethical principles may enhance students' emotional engagement and long-term commitment toward entrepreneurial activities. Mahabussines.id represents an innovative model that combines entrepreneurship incubation, digital commerce, and Islamic social finance within a single ecosystem. Such an integrative approach may contribute to reducing educated unemployment while simultaneously strengthening Islamic economic literacy among university students. Policymakers and universities should therefore support similar initiatives aimed at promoting youth entrepreneurship through digitally integrated and value-based platforms. In the long term, strengthening Islamic digital entrepreneurship ecosystems may contribute significantly to sustainable economic development and inclusive employment generation in Indonesia (Yusuf & Nabeshima, 2020: 55).

## CONCLUSION

Based on the results of the research analysis, several important conclusions can be drawn regarding the factors influencing students' interest in using the Mahabussines.id application design. First, entrepreneurial orientation was found to have a significant influence on the interest of Islamic Economics students at the Faculty of Economics and Business, State University of Surabaya, in using the Mahabussines.id application. This finding indicates that students with stronger entrepreneurial characteristics, such as innovativeness, proactiveness, and willingness to engage in business activities, tend to demonstrate higher interest in adopting digital business incubator platforms. Second, marketplace utilization was found not to have a significant influence on students' interest in using the Mahabussines.id application. This result suggests that technological marketplace functionality alone is insufficient to encourage students' behavioral intention toward the platform. Third, religiosity was found to significantly influence students' interest in using the Mahabussines.id marketplace application design. This finding demonstrates that Islamic values, ethical considerations, and spiritual motivations play important roles in shaping students' acceptance of digital entrepreneurship platforms within the context of Islamic higher education.

Furthermore, the simultaneous analysis revealed that entrepreneurial orientation, marketplace utilization, and religiosity collectively did not fully demonstrate significant influence in the same direction toward students' interest in using the Mahabussines.id application. This occurred because only entrepreneurial orientation (X1) and religiosity (X3) showed significant effects on the dependent variable, while marketplace utilization (X2) did not significantly influence students' interest. Therefore, hypothesis H1 and hypothesis H3 were accepted, indicating that entrepreneurial orientation and religiosity significantly affect students' interest in using the application. Meanwhile, hypothesis H2 was rejected because marketplace utilization did not significantly affect user interest. Similarly, hypothesis H4 was rejected because not all independent variables simultaneously contributed significantly to the dependent variable. These findings emphasize that psychological and value-based dimensions are more influential than purely technological aspects in shaping students' intention to adopt digital entrepreneurship platforms..

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