



REFLECTION AND STRENGTHENING OF MUSLIM ENTREPRENEURIAL CHARACTER IN THE DYNAMICS OF THE GLOBAL ECONOMY

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Abstract: *The dynamics of the global economy in the third decade of the twenty-first century require a reorientation of the entrepreneurial paradigm that integrates material profitability with moral and spiritual sustainability. This article aims to explore reflections and strategies for strengthening the character of Muslim entrepreneurs as an antithesis to the moral crisis in modern business. Employing a qualitative approach with a library research method, this study analyzes authoritative literature on Islamic business ethics, prophetic leadership, and Maqasid al-Shari'ah. The findings indicate that the internalization of the Tawhid paradigm transforms the vision of business into an act of worship and a manifestation of humanity's role as khalifah fil ardh (vicegerent on earth). Character strengthening is achieved through the implementation of the four prophetic traits—Siddiq (truthfulness), Amanah (trustworthiness), Tabligh (effective communication), and Fathonah (wisdom and intelligence) which are adapted to the context of Industry 5.0, including ethical data integrity and innovation. Furthermore, the concepts of Digital Taqwa and Islamic Work Ethics (IWE) are identified as effective internal control mechanisms through the cultivation of Muraqabah (God-consciousness). This study concludes that strengthening the character of Muslim entrepreneurs through the integrated approaches of education, habituation, and regulation will develop valuable social capital to realize the vision of Rahmatan lil 'Alamin (mercy to all creation) within a just and sustainable global economic ecosystem.*

INTRODUCTION

The dynamics of the global economy in the third decade of the twenty-first century demand a fundamental reorientation of the entrepreneurial paradigm, one that is not merely oriented toward material profitability but also emphasizes moral and spiritual sustainability. Amid rapid technological disruption and increasing market uncertainty, conventional entrepreneurial models are often trapped in capitalist practices that neglect ethical dimensions. Therefore, revitalizing the concept of the Muslim entrepreneur has become increasingly relevant as an antithesis to the moral crisis in modern business. The character of a Muslim entrepreneur is not merely an identity label but rather an integration of divine values (*ilahiyyah*) and

professional excellence (*insaniyah*) capable of addressing contemporary economic challenges (Bilqis & Afmadesikha, 2025).

The significance of Muslim entrepreneurs within the global economic structure is reflected in the rapid expansion of the global halal industry. Nevertheless, reflecting on the character of Muslim entrepreneurs remains essential due to the persistent gap between the enormous market potential and the practical implementation of Islamic business ethics. In Islam, entrepreneurship is regarded as an act of worship (*ibadah*) and a manifestation of humanity's responsibility as *khalifah fil ardh* (vicegerent on earth), entrusted with managing resources for the collective welfare of society (Rohman et al., 2025). (Karmila et al., 2025)) further argue that strengthening entrepreneurial character is necessary to ensure that entrepreneurs do not lose their moral direction amid increasingly intense competition that often disregards the principles of justice and transparency (Mahbubi, 2013, 2026).

Ontologically, the character of a Muslim entrepreneur is rooted in moral integrity derived from divine revelation. Fundamental values such as honesty, trustworthiness, and justice are not merely complementary virtues but constitute the primary foundation for attaining *barakah* (divine blessing) in every business transaction. Contemporary literature associates these values with the concept of *Maqasid al-Shari'ah*, whereby business activities are intended to protect religion, life, intellect, lineage, and wealth. This perspective distinguishes Muslim entrepreneurs from secular entrepreneurs, who often separate personal religious beliefs from public business practices (Calder, 2020).

The integration of spiritual values into entrepreneurial practices is explicitly emphasized in the Qur'an as the primary source of guidance. Allah SWT states in Surah Al-Jumu'ah (62:10):

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

"When the prayer has been concluded, disperse throughout the land and seek the bounty of Allah, and remember Allah frequently so that you may prosper." (Qur'an 62:10)

This verse provides theological legitimacy that economic activities (seeking the bounty of Allah) should always be accompanied by spiritual consciousness (*dhikrullah*). In the Qur'anic perspective, success (*falah*) is not limited to the accumulation of material wealth but encompasses a balance between worldly achievement and eternal well-being. Reflecting upon this verse requires Muslim entrepreneurs to maintain constant awareness of God in every business decision they make (Tahir, 2023).

The distinctive identity of Muslim entrepreneurs is represented by the four prophetic characteristics: *Siddiq* (truthfulness), *Amanah* (trustworthiness), *Tabligh* (effective communication), and *Fathonah* (wisdom and intelligence). In the contemporary era, implementing these characteristics requires continuous reinforcement through education and

habitual practice. For example, the characteristic of *Fathonah* requires entrepreneurs to be innovative and adaptive in utilizing digital technologies such as Artificial Intelligence (AI) and blockchain while remaining within the ethical framework of Islamic law. Without intelligence accompanied by integrity (*Siddiq*), technological advancement may become a new instrument of exploitation amid the growing influence of global materialism (Dehghantanha et al., 2023) ; (Niaz et al., 2024). However, current realities reveal significant challenges in cultivating such character. Globalization has intensified the spread of materialistic values, frequently tempting entrepreneurs to justify unethical means in pursuit of continuous business growth (Yuan et al., 2023).

The fundamental differences between Muslim and conventional entrepreneurs are summarized in **Table 1**.

Table 1. Fundamental Differences Between Muslim and Conventional Entrepreneurs

Comparison Dimension	Conventional Entrepreneur	Muslim Entrepreneur
Primary Objective	Maximizing Profit and Wealth	Achieving <i>Falah</i> (Success in This World and the Hereafter)
Ethical Foundation	Social Norms and Positive Law	The Qur'an, Hadith, and <i>Maqasid al-Shari'ah</i>
Business Motivation	Self-Interest	Worship (<i>Ibadah</i>) and Public Welfare (<i>Maslahah</i>)
Wealth Paradigm	Absolute Private Ownership	A Trust (<i>Amanah</i>) Entrusted by Allah SWT
Responsibility	Shareholders	Allah, Humanity, and the Environment

The current global environmental crisis also demands profound reflection on the character of Muslim entrepreneurs as *muhsin* (those who strive for excellence and benevolence). The concept of *Green Deen*, or environmentally sustainable entrepreneurship, aligns closely with Islamic principles that explicitly prohibit all forms of environmental destruction (*fasad*). Entrepreneurs who demonstrate ecological responsibility embody a tangible manifestation of strengthened faith. Consequently, character development discussed in this article also encompasses the capacity of Muslim entrepreneurs to lead the transition toward a sustainable green economy by minimizing waste and preserving ecosystems as part of God's creation entrusted to humanity (Javaid, 2022).

In conclusion, reflecting upon and strengthening the character of Muslim entrepreneurs should not be viewed merely as a nostalgic appreciation of the historical achievements of Islamic commerce but rather as an essential strategy for surviving and leading in the future. This article explores the mechanisms for internalizing Islamic values into organizational culture, the structural challenges confronting Muslim entrepreneurs, and the opportunities that can be

optimized in the era of disruption. By cultivating a strong moral and spiritual character, Muslim entrepreneurs are expected to become key drivers of economic development that excel not only in financial performance but also in fulfilling the mission of *Rahmatan lil 'Alamin* (a mercy to all creation).

RESEARCH METHODOLOGY

This study employed a qualitative approach using a library research method. The qualitative approach was selected to obtain a comprehensive and in-depth understanding of the axiological and epistemological dimensions of Muslim entrepreneurial character, particularly in reflecting on prophetic values integrated into contemporary business practices (Yasmeen, 2026). The library research method enabled the researchers to conduct a theoretical exploration aimed at identifying the foundations for strengthening entrepreneurial character based not only on economic efficiency but also on spiritual integrity (Mahbubi, 2025). Data were collected systematically through a review of primary and secondary literature, including textbooks on Islamic business ethics, reputable scholarly journal articles, and authoritative documents related to the development of the halal industry (Islam et al., 2024).

The data consisted of various sources discussing the relationship between Islamic values *Siddiq* (truthfulness), *Amanah* (trustworthiness), *Tabligh* (effective communication), and *Fathonah* (wisdom and intelligence) and entrepreneurial success in the era of disruption. Data collection relied on documentation studies, whereby the researchers compiled, classified, and analyzed information from both national and international scientific publications to ensure the relevance and currency of the data (Bernardi et al., 2023). The primary focus of the data collection process was to identify the common thread between conventional entrepreneurship theories and the principles of *Maqasid al-Shari'ah* as a reflective framework for developing the character of Muslim entrepreneurs (Sulaeman et al., 2025).

The data were analyzed using content analysis. This technique was employed to interpret, compare, and synthesize textual data objectively in order to generate new propositions regarding the strengthening of Muslim entrepreneurial character (Harizan & Mustafa, 2020). The analysis focused on examining how the internalization of theological values is transformed into ethical business behavior within the global marketplace. Through the synthesis of the literature and the formulation of conclusions, this study aims to develop a conceptual framework for a model of Muslim entrepreneurial character that is adaptive to contemporary challenges while remaining firmly grounded in the principles of Islamic law (*Shariah*) (Mahbubi, 2025).

RESULTS AND DISCUSSION

Internalization of the *Tawhid* Paradigm and Prophetic Leadership

The internalization of the *Tawhid* paradigm within organizational culture transforms the vision of business from merely pursuing profit into an act of worship oriented toward public welfare (*maslahah*). Isma'il Raji al-Faruqi (1982), in *Al-Tawhid: Its Implications for Thought and Life*, argues that *Tawhid* is the fundamental principle that unifies all aspects of human life, including economic activities, under the sovereignty of Allah. Within this perspective, business operations are no longer regarded as secular activities but rather as manifestations of submission to the Creator. This concept is consistent with the theory of Islamic Corporate Governance developed by Mervyn Lewis, in which organizational accountability extends beyond the interests of shareholders toward vertical accountability to Allah SWT. The integration of these transcendental values ensures that every strategic decision remains aligned with the ethical framework of *Shariah*, characterized by integrity and moral responsibility.

The implementation of prophetic leadership serves as a fundamental pillar in managing organizational authority and assets professionally. According to Kuntowijoyo in *Identitas Politik Umat Islam*, prophetic leadership encompasses three essential elements: humanization, liberation, and transcendence, all of which contribute to the establishment of a just social order. Muslim leaders perform their role as *khalifah*, recognizing that their authority is merely a trust (*amanah*) for which they will ultimately be accountable before Allah in the Hereafter. Research published in the *Journal of Business Ethics* by Rice (1999) emphasizes that leadership characterized by *Siddiq* (truthfulness), *Amanah* (trustworthiness), *Tabligh* (effective communication), and *Fathonah* (wisdom and intelligence) fosters a workplace culture founded on mutual trust. Such leadership rejects all forms of exploitation and instead prioritizes human empowerment by recognizing employees as the organization's most valuable assets, whose inherent dignity should be nurtured with compassion (Kure, 2020).

Within the dynamics of the global economy, applying divine principles in business means cultivating an organizational culture capable of resisting the pressures of excessive materialism and unethical business practices. As trustees of organizational responsibilities, every individual within the company embraces the principle of *Ihsan*, performing their duties with excellence as though they were constantly in the presence of Allah. Syed Naquib al-Attas (1995) in *The Nature of Man and the Psychology of the Human Soul*, explains that genuine fulfillment in work is achieved when individuals honor their spiritual covenant with Allah. An organizational culture grounded in *Tawhid* naturally develops a strong internal control system through *Muraqabah*—the awareness of continuous divine supervision. Ultimately, strengthening these values provides Muslim entrepreneurs with a sustainable competitive advantage, enabling them to lead the global market while upholding superior ethical standards.

1) Prophetic Leadership as a Role Model for Organizational Character

Prophetic leadership within modern organizations functions as a moral compass that guides every strategic corporate decision. The integration of *Siddiq* (truthfulness) requires leaders to uphold transparency, particularly in financial management and stakeholder relations. Likewise, *Amanah* (trustworthiness) strengthens managerial credibility by ensuring that every responsibility is fulfilled with dedication and without abuse of authority. When these two values become the cornerstone of organizational culture, a high level of internal trust naturally develops among team members. Such trust constitutes valuable social capital that sustains business integrity amid intense global economic competition.

Beyond integrity, the dimensions of *Tabligh* and *Fathonah* play equally significant roles in responding to the complexities of volatile markets. *Tabligh* is reflected in transparent, educational, and inclusive communication that minimizes information asymmetry capable of undermining organizational effectiveness. Meanwhile, *Fathonah* requires leaders to continuously develop intellectual capacity and professional innovation in order to generate creative solutions for contemporary business challenges. The integration of emotional intelligence with intellectual capability enables organizations to remain agile while maintaining ethical principles. Consequently, prophetic leadership establishes a new standard of organizational excellence that extends beyond profitability to prioritize collective welfare (*maslahah*) (Udin & Dananjoyo, 2023).

Within the concept of the *Soul-preneur*, leaders must serve as authentic role models who inspire every member of the organization. Leadership behavior that consistently reflects spiritual values generates a positive influence capable of shaping the collective character of the organization. (Wilson & Newstead, 2022) argue that amid the uncertainty of the global economy, leaders who remain composed and firmly committed to moral principles create a sense of security among employees. Such leaders not only provide operational direction but also communicate a meaningful vision regarding the broader purpose of business. Through exemplary conduct, organizational culture evolves into a healthy ecosystem in which every individual assumes moral responsibility for safeguarding the organization's reputation.

2) Transformation of Islamic Work Ethics (IWE): Reconstructing Work as an Act of Worship

The transformation of Islamic Work Ethics (IWE) requires a fundamental shift from viewing employment as a purely transactional relationship toward understanding it as a spiritual commitment. Within this perspective, employees no longer perceive work merely as a routine for earning income or achieving career advancement. Instead, every effort, idea, and contribution is regarded as a sincere act of devotion to Allah. This reconstruction of meaning is essential for sustaining employee motivation even during unfavorable organizational

conditions. By considering work as a *wasilah* (a means of worship), individuals develop a strong intrinsic motivation to consistently deliver their highest level of performance with honesty and integrity (Hidayah et al., 2021).

In the Islamic perspective, the standard of excellence in work is embodied in the concept of *Itqan*, which refers to performing every task professionally and with the highest possible quality. This principle is consistent with the Prophetic tradition stating: "*Indeed, Allah loves that whenever one of you performs a task, he performs it with excellence (Itqan).*" (Reported by Al-Baihaqi). In modern business practice, *Itqan* is reflected through rigorous quality management, continuous innovation, and strong time discipline. Employees who internalize this value do not perform their duties carelessly simply because supervision is weak. Rather, they continuously strive to improve performance standards in pursuit of optimal outcomes and divine blessings (*barakah*) for all stakeholders.

(Nurhakim & Rahman, 2025) further explain that, beyond professionalism, the concept of *Muraqabah* the awareness of Allah's constant supervision constitutes the most effective internal control mechanism within organizations. When employees recognize that their actions are continuously observed by Allah, the likelihood of unethical behavior, including corruption and manipulation, decreases significantly. This spiritual awareness cultivates self-regulated integrity without excessive dependence on costly monitoring systems or technological surveillance. Consequently, organizations develop a strong work culture characterized by high levels of mutual trust. Such moral strength becomes the primary foundation for Muslim entrepreneurs seeking to establish resilient business reputations within the global marketplace.

3) Rituality and Spirituality in the Workplace: Building Spiritual Capital

The implementation of collective religious practices in the workplace serves not only to fulfill religious obligations but also to develop strong spiritual capital. Activities such as congregational prayers, collective supplications before commencing work, and regular religious discussions function as opportunities for spiritual renewal among employees. These practices provide psychological relief from occupational stress while contributing to employees' mental well-being. Furthermore, shared spiritual activities significantly strengthen emotional bonds and foster brotherhood among employees across all organizational levels. Such a family-oriented atmosphere, grounded in divine values, creates a harmonious, supportive, and highly collaborative working environment.

In responding to the uncertainty characteristic of the VUCA era (Volatility, Uncertainty, Complexity, and Ambiguity), resilience has become an invaluable organizational asset (Syamsir et al., 2025). Reflective Muslim entrepreneurs utilize spirituality to manage

stress through the principle of *Tafwid* entrusting the final outcome to Allah after exerting their utmost effort. This attitude prevents excessive frustration when business failures occur or organizational targets remain unmet. Conversely, success is received with gratitude rather than arrogance, thereby preserving long-term organizational vision. Such emotional balance enables entrepreneurs to think rationally and objectively when formulating recovery strategies during periods of economic crisis.

Ultimately, the integration of regular religious practices and spiritual capital development creates a resilient and sustainable business ecosystem. Organizations that successfully embed these values become recognized not only for the quality of their products and services but also for the excellence of their human character. An organizational culture enriched with spiritual values is more likely to attract talented individuals who share a common vision of promoting public welfare (*maslahah*). Investing in spiritual character development is fundamentally an investment in the long-term sustainability of the business, ensuring its continued relevance while attracting divine blessings (*barakah*). In this way, the *Soul-preneur* demonstrates that outstanding financial success can coexist harmoniously with profound spirituality, fostering inner peace throughout the organization.

Refleksi Karakter Profetik: Transformasi *Shiddiq, Amanah, Tabligh, dan Fathonah* di Era Industri 5.0

1) *Siddiq: Data Integrity and Transparency in Digital Narratives*

Within the landscape of Industry 5.0, the prophetic value of *Siddiq* (truthfulness) has evolved into a commitment to information integrity amid the growing threats of algorithmic manipulation and digital misinformation. (Ali et al., 2023) in *Blockchain Revolution*, emphasize that integrity in the digital era is the primary foundation for building public trust. Muslim entrepreneurs must ensure that the information presented to consumers accurately reflects the true quality and characteristics of their products without distortion or deception. As highlighted by (Arif & Ayaz, 2024), in the *Journal of Islamic Marketing*, honesty in marketing communication is not merely a moral obligation but also a strategic competitive advantage for cultivating customer loyalty among increasingly critical global consumers who value ethical business practices.

2) *Amanah: Multidimensional Accountability and Data Sovereignty*

The concept of *Amanah* (trustworthiness) has expanded beyond conventional responsibility to encompass multidimensional accountability, including the protection of consumer data privacy and environmental sustainability. According to (Herijanto, 2022) *Amanah* requires individuals to maintain a balance between personal interests and the broader public good (*maslahah*). In contemporary business, this responsibility involves

compliance with cybersecurity standards, responsible data governance, and environmentally sustainable operations. Muslim entrepreneurs regard customer data as a sacred trust that must never be exploited for unethical purposes while simultaneously ensuring that business activities do not harm the natural environment. Such practices reflect humanity's role as *khalifah* (vicegerent) entrusted with preserving the balance and sustainability of the earth.

3) ***Tabligh: Inclusive Communication in Promoting the Halal Lifestyle***

In the digital age, *Tabligh* (effective communication) is manifested through inclusive communication strategies designed to educate the public about the universal values of the halal lifestyle. (Sferrazzo et al., 2025) in *The Islamic Finance Handbook*, explain that communicating Islamic economic values should be constructive, solution-oriented, and enlightening. Muslim entrepreneurs are therefore expected not only to pursue commercial transactions but also to advocate for products that are *thayyib* (wholesome, ethical, and beneficial). Through inspirational digital content, messages promoting economic justice, ethical consumption, and responsible business practices can be communicated persuasively, thereby reshaping global perceptions of Islamic economic principles as universal values that transcend formal religious boundaries.

4) ***Fathonah: Adaptive Intelligence and Ethics-Based Innovation***

The prophetic characteristic of *Fathonah* (wisdom and intelligence) requires Muslim entrepreneurs to develop adaptive intelligence in integrating emerging technologies, including Artificial Intelligence (AI) and Machine Learning, without compromising moral and spiritual values. Seyyed Hossein Nasr (Nasr, 2022), in *Science and Civilization in Islam*, argues that intellectual intelligence must always remain aligned with spiritual wisdom so that technological advancement serves humanity rather than becoming an instrument of domination or exploitation. Within the context of Industry 5.0, *Fathonah* is demonstrated through the ethical application of data analytics and intelligent technologies to improve business efficiency while maintaining fairness and social responsibility. Entrepreneurs who embody *Fathonah* are capable of anticipating global market trends, embracing technological innovation, and ensuring that digital transformation ultimately enhances human dignity and promotes sustainable societal well-being.

Figure 1 illustrates how prophetic character significantly influences the development of Muslim entrepreneurial character in the Industry 5.0 era.

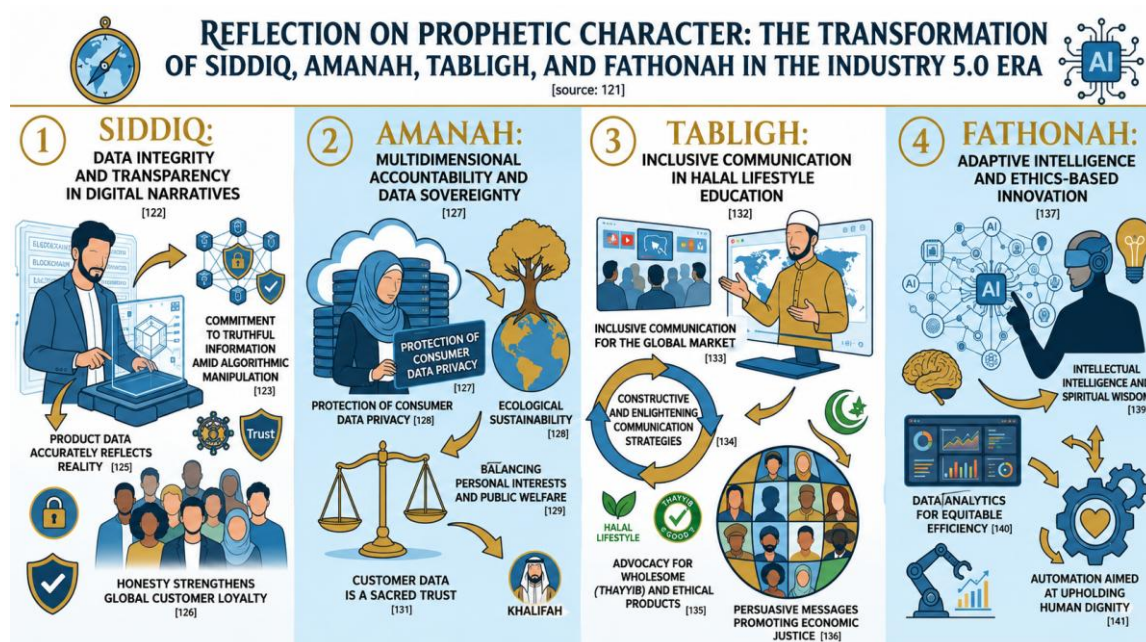


Figure 1. Reflection of Prophetic Character

Digital Taqwa: A Strategy for Strengthening Character amid Technological Disruption

1) The Concept of Digital Taqwa: Integrating Divine Consciousness into Digital Footprints

The concept of Digital *Taqwa* has emerged as a response to the phenomenon of digital temptation, which increasingly encourages unethical behavior in digital environments. (Rachmawati et al., 2022), in their study published in the *Journal of Islamic Marketing*, emphasize that digital religiosity serves as a primary safeguard against unethical practices, including data manipulation and fraudulent online transactions. This concept cultivates a profound awareness that every activity conducted in cyberspace, regardless of how insignificant it may appear, becomes part of one's moral accountability before Allah. Consequently, Muslim entrepreneurs perceive their digital footprint not merely as technical data or electronic records but as a reflection of their spiritual integrity and ethical commitment.

The implementation of Digital *Taqwa* fosters a transparent and accountable organizational culture amid the rapid technological disruption of the Industry 5.0 era. In *Islamic Business Ethics*, Rafik Issa (Beekun, 2006) explains that leadership grounded in *taqwa* establishes an effective system of internal self-monitoring. Such a mechanism is essential for preventing electronic fraud and the misuse of customer privacy, both of which have become increasingly prevalent in today's digital economy. The awareness of *Muraqabah* the consciousness of Allah's constant supervision enables Muslim entrepreneurs to uphold moral

principles consistently, even under intense global competition and in situations where direct physical supervision is absent (Nurhakim & Rahman, 2025).

2) The Implementation of Smart Contracts and a Transparent Halal Ecosystem

Digital Taqwa is practically realized through the adoption of advanced technologies, such as Shariah-compliant smart contracts, to ensure justice and transparency in business agreements. (Nasution, 2025), in a study on the digitalization of the Islamic economy, demonstrates that blockchain technology significantly reduces gharar (excessive uncertainty) and fraudulent practices in cross-border transactions. Through transparent automation, the rights of investors and consumers are systematically protected, leaving minimal room for manual manipulation. The application of this technology represents a tangible effort to translate Islamic ethical values into a digital economic infrastructure that is more efficient, trustworthy, and free from exploitative practices.

Furthermore, strengthening entrepreneurial character through *Digital Taqwa* accelerates the development of a transparent halal ecosystem by optimizing the digital distribution of zakat, halal products, and other Islamic social finance instruments. (Triwibowo et al., 2022) in the *International Journal of Islamic Economics*, argue that the integration of financial technology managed with strong religious integrity significantly expands public welfare (*maslahah*). Muslim entrepreneurs utilize digital platforms to facilitate the circulation of social capital while ensuring that halal supply chains are verified in real time. As a result, technology is no longer viewed merely as a tool for improving operational efficiency but rather as a strategic instrument for realizing the objectives of *Maqasid al-Shariah* namely, the protection of religion, life, intellect, lineage, and wealth within the dynamics of the global economy.

Realizing the Vision of *Rahmatan lil 'Alamin* through *Maqasid al-Shariah*

Ultimately, the success of a Soul-preneur is no longer measured solely by the accumulation of personal wealth but by the extent to which the business contributes to the betterment of humanity and the environment. The vision of *Rahmatan lil 'Alamin* (*a mercy to all creation*) is realized by integrating the framework of *Maqasid al-Shariah* into every aspect of business operations. Amid a global economic system that often generates environmental degradation and social inequality, Muslim entrepreneurs offer an alternative model of economic development that is more just, sustainable, and empowering. Business is therefore transformed into an institution that balances individual rights, social welfare, and environmental stewardship as part of humanity's responsibility before Allah (Purnomo et al., 2024).

To facilitate a systematic understanding of the relationship between Islamic values, entrepreneurial character, and their global economic impact, **Table 2** summarizes the implementation of *Maqasid al-Shariah* in Muslim business strategies.

Table 2. Summary of the Implementation of *Maqasid al-Shariah* in Muslim Business Strategies

Dimension of Maqasid	Business Implementation	Impact on the Global Economy
Hifdz ad-Din (Protection of Religion)	Integration of prophetic ethics and a worship-oriented work culture	Establishes high standards of ethical business practices
Hifdz an-Nafs (Protection of Life)	Workplace safety, halal and <i>thayyib</i> products	Improves public health and quality of life
Hifdz al-'Aql (Protection of Intellect)	Technological innovation and honest consumer education	Promotes a knowledge-based economy
Hifdz an-Nasl (Protection of Lineage)	Environmental sustainability and family-oriented CSR initiatives	Preserves resources for future generations
Hifdz al-Maal (Protection of Wealth)	Distribution of zakat, waqf, and equitable investment	Reduces socioeconomic inequality

Synthesis Analysis: Toward an Ideal Model of the Future Muslim Entrepreneur

Based on the comprehensive analysis, this study concludes that strengthening entrepreneurial character should be pursued simultaneously through three integrated pathways: education (*tarbiyah*), habituation, and regulation (*nizham*). Character cannot develop in isolation; rather, it requires a supportive ecosystem that consistently promotes ethical and halal business practices (Almunawar et al., 2025). Together, these three dimensions establish a comprehensive framework that ensures prophetic values are not merely understood at the cognitive level but are deeply internalized in everyday business behavior.

Contemporary Muslim scholars, including Yusuf al-Qaradawi, have consistently emphasized that "*the marketplace is a place of worship for honest merchants.*" This theological reflection fundamentally eliminates the traditional dichotomy between the mosque as a spiritual space and the marketplace as a material domain. Entrepreneurs with strong moral integrity are therefore able to maintain a consistent spiritual orientation while operating in financial markets or participating in complex international business negotiations (Santoso et al., 2026).

Accordingly, strengthening the character of Muslim entrepreneurs should not be viewed merely as the inclusion of additional religious content within business education. Rather, it represents a comprehensive transformation of the entrepreneurial mindset, enabling entrepreneurs to embody the noble values of Islam within professional life. Such well-developed character ultimately becomes invaluable social capital, serving as the foundation for building a

global economic civilization that is more just, transparent, sustainable, and dignified for all humanity.

CONCLUSION

Based on the foregoing discussion, it can be concluded that strengthening the character of Muslim entrepreneurs has become an urgent necessity in responding to the dynamics of the global economy, which is often characterized by capitalist practices that neglect ethical considerations. The character of a Muslim entrepreneur should not be understood merely as an identity marker but rather as the integration of divine values (*ilahiyah*) and human professionalism (*insaniyah*) to provide constructive and sustainable solutions to contemporary economic challenges.

The principal findings of this study are summarized as follows:

a) Prophetic Character as the Foundation of Entrepreneurship

The strengthening of entrepreneurial character is founded upon the four prophetic qualities: *Siddiq* (truthfulness and integrity), *Amanah* (trustworthiness and credibility), *Tabligh* (effective and inclusive communication), and *Fathonah* (wisdom and adaptive intelligence). In the context of Industry 5.0, these values have evolved into commitments to data sovereignty, digital transparency, and ethics-driven innovation.

b) Transformation of the Work Paradigm

A fundamental shift has occurred from a transactional understanding of work toward a spiritual paradigm through the implementation of Islamic Work Ethics (IWE). Work is perceived as an act of worship (*ibadah*) and as the fulfillment of humanity's responsibility as *khalifah fil ardh* (vicegerent on earth). The principles of *Itqan* (professional excellence) and *Muraqabah* (awareness of Allah's constant supervision) have proven to be more effective internal control mechanisms than reliance solely on external or physical monitoring systems.

c) Prophetic Leadership and Organizational Culture

Prophetic leadership functions as a moral compass that fosters trust and strengthens social capital within organizations. Through the development of **spiritual capital** and the integration of religious practices in the workplace, organizations are able to cultivate resilient business ecosystems capable of withstanding various economic crises while maintaining ethical integrity.

d) Future Vision

By implementing the principles of *Maqasid al-Shariah*, Muslim entrepreneurs pursue not only profitability but also the protection of religion, life, intellect, lineage, and wealth. This holistic approach aims to realize the vision of *Rahmatan lil 'Alamin* (a mercy to all creation),

generating benefits for humanity and the environment while contributing to the establishment of a more just, inclusive, and sustainable global economic order.

Overall, the development of Muslim entrepreneurial character should be carried out systematically through three integrated pathways: education (*tarbiyah*), habituation, and regulation (*nizham*). The synergy among these dimensions will produce a future generation of Muslim entrepreneurs who excel not only in financial performance but also in possessing strong spiritual integrity, enabling them to compete and lead effectively in the global economic landscape.

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