



Digipreneurship as an Effort to Strengthen the Digitalization of the Islamic Economy in Indonesia

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Abstract:

The digitization of the Islamic economy in Indonesia offers opportunities to strengthen economic growth based on Islamic principles. Through the development of sharia e-commerce platforms, technology-based financial services, and sharia-based fintech innovations, this digitization facilitates easier and faster access to Islamic products and services. This research uses three theoretical approaches: digital economy theory, entrepreneurship theory, and Islamic economic theory, with the aim of understanding the contribution and impact of digipreneurship in strengthening the digitalization of the Islamic economy in Indonesia and analyzing the principles of Islamic economics that can be applied in digital business. The research method used is qualitative with a descriptive content analysis approach and phenomenological design. The results highlight the importance of digipreneurship as an effort to strengthen the digitalization of the Islamic economy in Indonesia and integrate the principles of Islamic entrepreneurship into digital businesses. Digitalization of the Islamic economy through digipreneurship opens opportunities for Muslim participation in the digital market, encourages innovation, and promotes inclusive economic growth. The integration of Islamic values and principles into the digital economy is important in the digital era in Indonesia. Digipreneurship serves as a means to harness the potential of digital technology by upholding Islamic values, so that individuals and businesses can play an important role in advancing the digitalization of the Islamic economy, driving economic growth, and creating a prosperous future.

Keywords: Digipreneurship, Digitalization, Islamic Economy

JEL Classification Code: C81, M20, M15

1. Introduction

In this digital age, digitalization has become a major force that is significantly changing the world of business and economy (Musnaini et al., 2020). In Indonesia, a country with rapid economic growth and a majority Muslim population, economic digitalization is also a focus of attention. Digitalization of the Islamic economy in Indonesia has great potential to strengthen the economy based on Islamic principles through the concept of digipreneurship.

In the viewpoint of sharia-based entrepreneurship, every entrepreneur must position God as the central point in life (Soemitra, 2015). An entrepreneur who runs a sharia-based business realizes that all actions and decisions taken must be in line with Islamic teachings. They believe that God is the creator of everything, including success in the business world. Therefore, in every step taken, entrepreneurs try to consider the spiritual aspect, pray and ask God for guidance to get blessings in the business they run. It is important for digipreneurs to integrate the principles of sharia-based entrepreneurship into their digital businesses.



Digipreneurship which refers to digital entrepreneurship (Musnaini et al., 2020), becomes an important instrument in integrating digital technology with Islamic business principles. Digipreneurship involves the use of digital technology and business innovation to create new opportunities, expand market reach, and develop business based on Islamic values (Ansori, 2016). This makes digipreneurship an important pillar in strengthening the digitalization of the Islamic economy in Indonesia. But, there are still many Islamic economic societies that still apply the conventional manual economic system (Sumarno, 2022). Thus, it becomes a rigid innovative boundary for the sustainability of Islamic economics in Indonesia.

The digitization of the Islamic economy in Indonesia provides an opportunity to strengthen economic growth based on Islamic principles. Through the development of Islamic e-commerce platforms, technology-based financial services, and Shariah-compliant fintech innovations, this digitization facilitates easier and faster access to Islamic products and services (Ahyani & Slamet, 2021). In addition, digitalization also provides opportunities for Muslim digipreneurs to thrive and actively contribute to the digital economy (Muhammad, 2022). This research applies three theoretical approaches; digital economy theory, entrepreneurship theory, and Islamic economic theory. Through these three theoretical approaches, this research aims to understand the contribution and impact of digipreneurship in strengthening the digitalization of the Islamic economy in Indonesia and analyze the principles of Islamic economics that can be applied in digital businesses, including justice, transparency, sustainability, and inclusion, so that they can have a positive impact on Indonesian society.

2. Literature Review

Digipreneurship is a phenomenon that emerges through the development of information and communication technology (Musnaini et al., 2020). In her article (Etsa, 2020) stated that the world of digital entrepreneurship, which is entrepreneurship influenced by, or utilizing, digital transformation in business and society. The basic principles of entrepreneurship still apply and can be applied in this world of digital entrepreneurship, such as: fostering an entrepreneurial mindset, identifying good opportunities, recognizing customers, meeting legal requirements, and trying to raise capital. In digital entrepreneurship, the fundamental change lies in being active in business activities and connecting with a digitally-savvy society.

Digital entrepreneurship (digipreneurship) is a sub-category of entrepreneurship where traditional entrepreneurs who move physically are catalyzed, so that traditional entrepreneurs change in the form of new businesses in the digital era (Hull et al., 2007). Digipreneurship is also an effort to achieve new business opportunities through new media and internet technology



(Davidson & Vaast, 2010). Specifically (Richter et al., 2017) stated that digital entrepreneurship is an effort to gain market share, monetize business opportunities and strive to be innovative, radical and a risk taker.

Among the advantages of digital entrepreneurship are: Digital businesses tend to be new and therefore go unnoticed in the competitive landscape. Digital enterprises are able to access and analyze a host of competitive information and potential customers. Digital enterprises are also obsessed with acquiring, disseminating and analyzing actions through knowledge because they are market-oriented (Hair et al., 2012).

Digitalization is a term in summarizing database servers that can be used for online transactions that are connected to each other so that transactions can be carried out automatically using machines, only the application and process flow that uses Islamic methods in the flow of transactions based on the rules of Islamic teachings with provisions that have been regulated in Al-Qur'anul Karim (Atmajaya & Mubarak, 2022). Thus only the flow and process are different between conventional economics and sharia economics while the equipment and machinery used are the same.

Islamic economics is the knowledge and application of the teachings and rules of sharia that prevent injustice in the search for and expenditure of resources, in order to provide satisfaction for human beings and enable them to fulfill their obligations towards God and society (Itang, 2015).

The growth of digitalization is starting to penetrate various sectors. One of them is growth in the digital economy. According to Amir Hartman, the digital economy is defined as a virtual arena where business is actually conducted, value is created and exchanged, transactions occur and one-on-one relationships using internet initiatives as a medium of exchange (Hartman, 2002).

Along with the times digitalization is a necessity in various sectors of society. Digitalization of the Islamic economy can penetrate into various aspects of the economy, both microeconomic and macroeconomic (Ansori, 2016). In the application of Islamic economics, it must be based on the awareness of today's modern world which has entered era 4.0 and has even begun to discuss the society 5.0 agenda for the sustainability of an innovative, modern and not consumed by time.

The concept of digital economy was first introduced by Don Tapscott written in his book the digital economy: Promise and peril in the age of networked intelligence (Tap Scott, 1995). In his book Tapscott states that the digital economy is also called the new economy, it is characterized by the exclusive use of digital information, but the digital economy does not only refer to the computer science technology market.

The digital economy is an economic progress that uses digital technology as the main function in conducting electronic transactions. Don Tapscott explains, the digital economy is a sociopolitical with an economic system that has a characteristic in a part of the intelligence space, which includes information,



various access to information instruments, information capacity and information processing (Tap Scott, 1995). There are three basic elements in shaping a digital economy in an emerging market, namely (Wave, 2014) : *Internet access* is the most basic thing in running digital economic activities. This internet access is the link between business, government and society. The impact of internet access is the creation of digital services that are connected to the data fund community. *Transactional Access*, making products and services available to be enjoyed and consumed by the public. In this growing market, this is something that is quite complex to support the sustainability of transaction access capabilities. This transaction access has two benefits such as opening up opportunities for new types of businesses as well as the ability to manage the effects of economic shocks. *Entrepreneurship*, plays an important role in the development of digital technology systems among entrepreneurs. Entrepreneurs have a function in ensuring that the value created is saved for the country and society. employment and entrepreneurship play a key role in determining how value is measured in the digital economy. It is important to better understand the value continuum of jobs, ranging from low to high value, as well as understand their place in the economy as a whole. With a better understanding of the dynamics of the economy as it moves from one end of the spectrum to the other, digital economy development policies and programs can be better directed. As such, research involving comprehensive studies can provide necessary insights into the development of the digital economy. With a better understanding of individual needs, the role of entrepreneurship, as well as supportive policies, society can take effective measures to address the challenges of digitalization and accelerate the overall development of the digital economy.

Entrepreneurship is the process of creativity and innovation in creating change by utilizing existing opportunities and resources to generate added value for oneself and others and win the competition (Winardi, 2008). There are 8 characteristics of entrepreneurs, namely: Desire for responsibility, which means having a sense of responsibility for the efforts he makes. Someone who has responsibility will always be introspective. Preference for moderate risk, which is preferring moderate risk, meaning that they always have the courage to take risks as long as there is still a chance to succeed. Confidence in their ability to succeed, which means having the confidence to succeed. Desire for immediate feedback, i.e. always want feedback immediately. High level of energy, namely having enthusiasm and hard work to realize their desires for a better future. Future orientation, which is oriented and has a far-sighted perspective and insight. Skill at organizing, having skills in organizing resources to create added value. Value of achievement over money, value achievement over money (Winardi, 2008).

Islamic economic theory is a way of controlling economic sciences based on Islamic principles (Itang, 2015). The goal of Islamic economic theory is to achieve the goals of the world and the hereafter, the worldly goal is economic



activity as an effort to sustain life, facilitate personal worship, social worship, improve civilization, and equip offspring to have a better glory. The elements that must be achieved include, among others, micro elements, namely: basic sustenance; facilitating *silaturahmi*; saving and managing businesses for efforts to suffice sustenance; *zakat*, *infaq*, and *sadaqah*; performing the Hajj pilgrimage; bequeathing property to descendants. While the macro elements, namely: justice and equitable distribution of national income; functionalization of *bait-al-mal*; community / public activities; supervision of distribution mechanisms, markets, circulation and government neutrality; control of *muamalah* problems; directing consumer behavior to heed economic and religious norms. (Mardani, 2011).

The Islamic economic approach (Alam Choudhury, 1998) It is necessary to use the *shuratic* process, or the *shura* approach. *Shura* is not democracy. *Shuratic* process is an individual methodology replaced by a consensus of experts and market participants in creating economic balance and market behavior. The individualism that is the basic idea of conventional economics can no longer survive, because it ignores the existence of proper distribution, thus creating a gap between the rich and the poor.

In the context of *digipreneurship* as a strengthening of Islamic economic digitalization in Indonesia, there are several studies that have relevance to the themes that will be raised in this study. The challenge faced by Muslims is how to strengthen economic digitalization that is in line with the basic principles of Islamic teachings.

Digipreneurship can be carried out by various parties with the urgency of their respective approaches. As in the article written by Andi Arfian and friends, in their discussion they see that the world of *pesantren* is increasingly developing rapidly by following the modern context of today's times, they see an opportunity to develop the potential of students at the Tahfiz Al-Quran Taqī Boarding School Setu Islamic boarding school in Bekasi Regency by holding *Digipreneurship* training (Arfian et al., 2023). The urgency of the writing they made was to introduce students in Indonesia in general and students at the boarding school in Bekasi in particular about independent businesses through the realm of digital entrepreneurship.

Even in the study of Berliana Nur Annisa's thesis, it is explained that partially income expectations have a significant effect on interest in digital entrepreneurship, motivation has a significant effect on interest in digital entrepreneurship and the family environment has a significant effect on interest in digital entrepreneurship. Simultaneously, income expectations, motivation and family environment have a significant effect on interest in digital entrepreneurship (Nur Annisa, 2022). Seeing from this research in terms of income expectations, work motivation, and family environment *digipreneurship* has become a new innovation for the development of Islamic economics in the UIN Prof. K.H. Saifuddin Zuhri Purwokerto area.



Next, look at the thesis research conducted by Rezi Laras Ayu Mutiah, she discusses the interest in digital entrepreneurship in Tadris Social Studies Students of UIN Syarif Hidayatullah Jakarta through the influence of digital literacy and the use of e-commerce. This study aims to determine the effect of digital literacy and the use of e-commerce on digital entrepreneurship interest in Tadris Social Studies Students of UIN Syarif Hidayatullah Jakarta. From the data conducted with questionnaires and analyzed using multiple linear regression. The results of hypothesis testing show that there is a significant influence between digital literacy and the use of e-commerce on students' digital entrepreneurship interest by 44% (Mutiah, 2022).

Then, Ahmad Gunawan and D Hazwardy (Hazwardy & Gunawan, 2020) presents a digital entrepreneurship training to create an entrepreneurial millennial generation. Through the article, they want to encourage people to open businesses by utilizing information technology. The form of business can vary, it can be goods or services. If you already have a product, we encourage you to sell it online by utilizing social media or well-known marketplaces such as Tokopedia, Bukalapak, Lazada, etc. And if the product is a service, we encourage you to sell it online. And if the product is a service, we encourage them to create their own website and advertise on social media. If there is no product or service, then we encourage them to come up with creative ideas, so that they have the confidence to step into becoming entrepreneurs.

3. Research Methods

The research method used in this research is to use qualitative research methods, namely research whose data is in the form of words not numbers that come from data sources, notes, reports, and documents or research that prioritizes descriptive analysis (Hasan, 2002).

This research uses a descriptive qualitative analysis approach, namely analyzing data not using metamatics and statistical models but data analysis obtained from various sources, using various data collection techniques (Sugiyono, 2010). This approach is a process of systematic and intensive data collection to gain knowledge about "Digipreneurship as an Effort to Strengthen the Digitalization of the Islamic Economy in Indonesia".

Phenomenology is the research design that will be used in this study using content analysis (Ahmad, 2018) The study is based on the analysis of variables in the context of "Digipreneurship as an Effort to Strengthen the Digitalization of the Islamic Economy in Indonesia" and three relevant theories namely; digital economy theory, entrepreneurship theory, and Islamic economic theory.

The research procedure used is a descriptive qualitative analysis approach which includes 3 research steps; First, the description stage or orientation stage, at this stage the researcher describes what is seen, heard, and felt. Researchers only recorded a glimpse of the information they obtained. Second, the reduction

stage, at this stage the researcher reduces all the information obtained in the first stage to focus on a particular problem. Third, the selection stage, at this stage the researcher describes the focus that has been determined to be more detailed then conducts an in-depth analysis of the focus of the problem. The result is a theme that is constructed based on the data obtained into a new knowledge, hypothesis, or even theory (Sugiyono, 2010).

4. Finding and Discussion

The idea of digital entrepreneurship has been around for a while. (Davidson & Vaast, 2010) Digital entrepreneurship is the practice of pursuing new business opportunities by utilising new media and internet technology. An absolute feature that must be present in digital entrepreneurship is the use of internet technology in the business process. This is different from traditional entrepreneurship, which does not always utilise internet technology. The main difference between digital and traditional entrepreneurship is the use of digital technology in the various value chain activities of the business (Hair et al., 2012).

The process of digital entrepreneurship gives birth to digital businesses. (Hull et al., 2007) In general, digital entrepreneurship can be categorised as mild, moderate and extreme. While mild digital entrepreneurship websites are complementary to physical businesses. The mild type of digital entrepreneurship generally uses internet technology as a complement to physical businesses, such as the use of websites to sell or to show business existence. Moderate digital entrepreneurship uses internet technology to digitalise the marketing function while extreme digital entrepreneurship uses the website as one of the various digital interfaces where the digital product itself is located. Below is a diagram of digital entrepreneurship categories based on internet technology integration :

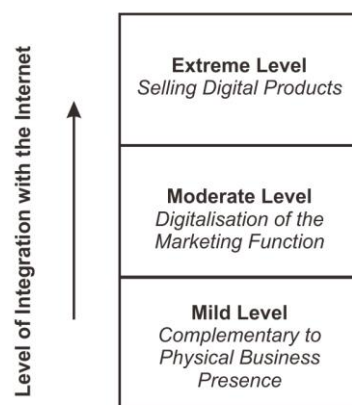


Figure 1: Level of Internet Technology Integration in Businesses

Digipreneurship as an Effort to Strengthen the Digitalization of the Islamic Economy in Indonesia is an interesting discussion in this article. Digipreneurship



is a phenomenon that emerges through the development of information and communication technology. (Musnaini et al., 2020). In an increasingly advanced digital era, Digipreneurship has become an interesting phenomenon and has a significant impact in strengthening the digitalisation of the Islamic economy in Indonesia. Digipreneurship is a result of the development of information and communication technology that has drastically changed the business landscape, allowing Muslim entrepreneurs to harness the potential of digital to advance the economy based on Islamic principles. We can see how digital entrepreneurs utilise the invasion of technology in developing basic industries into a phenomenon that has come to be known by various new terms that refer to the utilisation of technology in business processes. Here are some types of basic industries, technological invasions and examples of digital platforms that are developing in Indonesia.

Table 1: Basic Industry and Technological Invasion in Indonesia

Basic Industry	Technology Invasion	Digital Platforms in Indonesia
Retail	E-commerce, marketplace	Tokopedia, Bukalapak, BliBli dll
Media and Advertising	News portal, Social media	Kompas.com, Facebook, Twitter, Instagram, Tiktok dll
Entertainment	Online streaming, online gaming	Netflix, Youtube, Spotify, dll
Travel and Accommodation	Online booking	Tiket.com, Traveloka dll

Source : Research Development, 2023

In the context of Digipreneurship, Muslim entrepreneurs engaged in the digital sector have the opportunity to develop innovative, creative, and profitable business models, while adhering to the principles of Islamic economics. They utilise technology and digital platforms to create solutions that are relevant to the needs of the Muslim community, ranging from Islamic finance applications, halal e-commerce platforms, to Islamic educational content.

By taking the principles of Islamic economic theory as a foundation, Digipreneurship opens up opportunities to create an inclusive ecosystem, empowering micro-economic actors, MSMEs, and the wider community. Muslim digipreneurs can implement the principle of justice in distributing the benefits of the digital economy, reducing economic disparities, and improving the overall welfare of the ummah.

In addition, Digipreneurship also encourages collaboration between Islamic digital businesses, Islamic financial institutions, and Muslim communities in order to develop a mutually supportive ecosystem. By building strong partnerships, they can provide mutual support, share knowledge, and formulate strategies to face the challenges that arise in this digital era. Such collaboration will strengthen the digitalisation of the Islamic economy, bring a



positive impact on inclusive economic growth, and make Indonesia the centre of a thriving Islamic digital economy.

In the end, Digipreneurship as an effort to strengthen the digitalisation of the Islamic economy in Indonesia does not only focus on the material aspect, but also on the values and moral principles instilled in every business step taken. By combining technological expertise, entrepreneurship, and understanding of the principles of Islamic economics, Digipreneurship becomes a powerful tool to bring positive changes in advancing the Islamic economy in this digital era.

The influence of the use of technology also affects the desire of individuals to start a business. Based on Google Scholar search results data, keywords such as 'digital entrepreneurship', 'strengthening the Islamic economy', 'digitalisation of the Islamic economy' are keywords that are searched for every month. This shows the interest of individuals to start a business by utilising the internet or starting a business online. It can be concluded that in the context of digitalisation, it significantly affects the willingness of entrepreneurship (Aini et al., 2023). From the previous discussion, it is logical that we can apply this digipreneurship as a strengthening of the Islamic economy in Indonesia. In fact, by utilising information and telecommunication technology, especially the internet, anyone can start entrepreneurship on the internet by offering or selling goods/services directly to consumers. Like a market, the internet has become a place where consumers can gather and interact horizontally (with traders) and vertically (with fellow consumers).

When approached with digital economic theory, digipreneurship can survive and become a competitive player in the digital economy, players need to understand the concepts and characteristics of the digital economy because it is very different from the classic economy that has been known so far. Not infrequently, companies must carry out business transformation in order to play an optimal role in the digital economy arena. This is due to the implementation of a completely new business model. For new companies (start-up companies), getting into this business is usually easier than for long-established companies.

In sharia entrepreneurship theory, every entrepreneur needs to dive in and get to know himself. The way he views human beings will have implications for his understanding of the nature and existence of self. This will also have an impact on the quality of various activities in his life. The Quran explains how to view humans with all their potential in various places (Soemitra, 2015). Working and creating is an act that is highly praised and encouraged by God. Prophets and righteous people during their lifetime never abandoned the obligation to work to provide for their families. In the Qur'an, there are 360 verses talking about "work" and another 190 verses talking about "doing". The wealth obtained by human beings through hard, smart and honest labour is called by God: God's Bounty, God's Grace, God's Clean Sustenance, God's Wealth, and so on.

Working and creating as God's demands have a very positive impact on human beings. Work is one of the correct translations of one's perspective



towards God, oneself and life. God with all His goodness has spread this nature for the benefit of humans and prepared humans with various potentials. Humans with their various potentials are invited by God to explore this nature according to their respective capacities. Therefore, the importance of work needs to be interpreted in a very broad framework. The Qur'an and Sunnah have mentioned a lot about the meaning of work for human life (Soemitra, 2015).

With this digipreneurship, the Islamic community in particular has more individual enthusiasm in starting a job in the digital realm. This is supported by the efficiency provided by current technology. Still by applying Islamic principles, the digitalisation of the economy can be in harmony and participate in national or international competition. Because by grounding individuals with the application of sharia entrepreneurship, it will also provide good feedback for the people of Indonesia and will increase economic interest from the economic saturation after the Covid-19 pandemic a few years ago. Of course, this will also open up opportunities for the Indonesian people, the majority of whom are Muslims.

Islamic economic theory has a basic nature as Rabbani and Insani economics. It is called the Rabbani economy because it is full of divine directives and values. It is called Insani economy because this economic system is implemented and aimed at human prosperity. Faith is very important in Islamic economic theory, because it will directly affect the perspective in shaping the personality, behaviour, lifestyle, tastes and human preference. In contrast to naturalists who place resources as the most important factor or monetarists who place the financial model as the most important in Islamic economic theory, human resources are the most important factor. Human beings are at the centre of the circulation of economic benefits from various resources. In Islamic economic theory, various types of resources are seen as a gift or entrustment of Allah SWT. to humans who must be accounted for later. Islam recognises private ownership within certain limits with principles: Firstly, individual ownership is limited by the interests of society. Secondly, Islam rejects any income obtained illegitimately, let alone businesses that destroy society (Itang, 2015).

The principles of Islamic economic theory are outlined in several parts, namely: a) Various resources are seen as a gift or entrustment from Allah swt to humans; b) Islam recognises private ownership within certain limits; c) The main driving force of the Islamic economy is cooperation; d) Islamic economic theory rejects the accumulation of wealth controlled by a few people; e) Islamic economic theory guarantees community ownership and its use is planned for the benefit of many people; f) A muslim must fear Allah swt and the day of determination in the hereafter; g) Zakat must be paid on wealth that has met the limit (nisab); h) Islam prohibits usury in all forms. (Qardhawi, 1997).

The author applies Islamic economic principles to Digipreneurship as an Effort to Strengthen the Digitalisation of the Islamic Economy in Indonesia. In the context of Digipreneurship, this principle encourages digital entrepreneurs to



view technology and digital resources as a gift from Allah SWT. They are expected to utilise digital potential wisely and responsibly to advance the Islamic economy in Indonesia. Digipreneurship as an effort to digitalise the Islamic economy should involve business practices that are oriented towards blessings and meeting the needs of society with full awareness of moral responsibility.

This principle confirms that private ownership is permitted in the Islamic economy, but with clear restrictions. In the context of Digipreneurship, this encourages digital businesses to build and own digital assets in a way that is halal and in accordance with sharia principles. They are expected to avoid practices that violate Islamic law, such as digital theft or fraud, and consider fairness in distributing the benefits of the digital economy to society fairly.

In the digitalisation of the Islamic economy, the principle of cooperation plays an important role. Digipreneurship can be a tool to facilitate collaboration between digital businesses that share the same vision and values. In this context, cooperation between digital businesses, Islamic financial institutions, and Muslim communities can enhance the development of a mutually supportive digital ecosystem. Through synergy and collaboration, digitalisation of the Islamic economy can reach its full potential and have a positive impact on inclusive economic growth in Indonesia.

In the context of Digipreneurship, this principle emphasises the importance of ensuring that the gains and benefits of digitalisation of the Islamic economy are felt by society at large and not just by a handful of individuals or groups. Digipreneurs are expected to adopt strategies that promote digital inclusion, such as empowering MSMEs and other microeconomic actors through digital access and training. Thus, digitalisation of the Islamic economy will be a tool to reduce economic disparities and improve general welfare.

This principle emphasises the importance of ensuring that the utilisation of technology and digital assets in the context of Digipreneurship must benefit society as a whole. Digipreneurship as an effort to digitalise the Islamic economy in Indonesia must be directed to better meet the needs of society and provide solutions that benefit Muslims. The utilisation of digital technologies and innovations should be based on the principle of social benefit that involves the active participation of the community in decision-making and implementation of digital initiatives.

This principle emphasises the importance of ethics and moral awareness in digital business practices. As a digipreneur who seeks to strengthen the digitalisation of the Islamic economy, the fear of Allah SWT and the awareness of accountability in the hereafter form the basis of honest, fair and responsible business conduct. In all aspects of digipreneurship, material success must go hand in hand with spiritual success, and the ultimate goal is to achieve the blessings and pleasure of Allah SWT.

In the context of digitalisation of the Islamic economy, the principle of zakat becomes important. Digipreneurship orientated towards Islamic



economics is expected to uphold the obligation of zakat as a form of social concern and justice in the distribution of resources. Digipreneurs are encouraged to involve zakat calculation in their financial management and contribute to the economic empowerment of the ummah through zakat and infaq that are managed transparently and effectively.

This principle underlines the importance of avoiding usury or interest practices in digipreneurship and digitalisation activities of the Islamic economy. Digipreneurship based on Islamic economic principles is expected to encourage halal and fair business activities, including in financing and offering digital financial products or services. In developing digital platforms, attention should be paid to ensuring compliance with sharia principles in terms of financial management and transactions that do not involve usury or gharar (excessive uncertainty).

The results of this study highlight the significance of digipreneurship as an effort to strengthen the digitalization of the Islamic economy in Indonesia. By employing a digital economic theory approach, digipreneurs can not only survive but also become competitive players in the digital economy. However, it is crucial for these entrepreneurs to comprehend the concepts and characteristics of the digital economy, which differ significantly from the conventional economy. Many companies must undergo business transformation to optimize their role in the digital arena, as they need to adapt to entirely new business models. Interestingly, new start-up companies often find it easier to enter this business compared to long-established ones.

In the context of Shariah entrepreneurship theory, every entrepreneur needs to introspect and understand themselves. Their perception of human beings has implications for their understanding of self-existence and essence, which, in turn, affects the quality of their activities in life. The Quran elucidates the perspective on human beings and their potential in various contexts. Working and creating are highly commendable acts enjoined by God. Throughout history, prophets and righteous individuals have never neglected their duty to work and provide for their families. The Quran contains 360 verses about "work" and another 190 verses about "doing." The wealth acquired through hard work, intelligence, and honesty is referred to by God as His blessings, mercy, pure sustenance, Allah's wealth, and so forth. One such example is found in Surah Al-Jumu'ah (62:9-10), where Allah emphasizes the importance of trade and economic activities.

The emergence of digipreneurship has instilled a greater entrepreneurial spirit among the Islamic community, particularly in embarking on digital ventures. This is supported by the efficiency provided by existing technologies. By incorporating the principles of Islamic entrepreneurship into digital economic endeavors, individuals can align themselves with the Islamic framework while participating in national and international competition. By grounding individuals in the application of Shariah entrepreneurship, it also yields positive



feedback for Indonesian society and enhances economic interest after the economic stagnation caused by the COVID-19 pandemic a few years ago. This, undoubtedly, opens up opportunities for the predominantly Muslim population of Indonesia.

Islamic economic theory has its fundamental characteristics as Rabbani (divine) and Insani (human) economics. It is called Rabbani economics because it is imbued with divine guidance and values. It is referred to as Insani economics because this economic system is implemented and intended for human prosperity. Faith plays a vital role in Islamic economic theory as it directly influences the perception and formation of human personality, behavior, lifestyle, preferences, and taste. Unlike naturalistic perspectives that prioritize resources or monetary perspectives that prioritize financial models, Islamic economic theory places human resources as the most important factor. Humans become the center of economic benefit circulation from various available resources. In Islamic economic theory, different types of resources are considered as endowments or trusts from Allah that must be responsibly accounted for in the future. Islam acknowledges private ownership within certain limits, with the first limit being that individual ownership is restricted by societal interests. Second, Islam rejects any income obtained unlawfully, let alone efforts that undermine society.

The principles of Islamic economic theory can be applied in Digipreneurship as an Effort to Strengthen the Digitalization of the Islamic Economy in Indonesia. Various resources are regarded as gifts or trusts from Allah SWT to humans. In the context of Digipreneurship, this principle encourages digital entrepreneurs to perceive technology and digital resources as blessings from Allah SWT. They are expected to utilize digital potential wisely and responsibly to advance the Islamic economy in Indonesia. Digipreneurship, as a digitalization effort in the Islamic economy, should involve business practices oriented towards blessings and fulfilling the needs of society with full awareness of moral responsibility. Islam recognizes private ownership within certain.

5. Conclusions

In conclusion, "Digipreneurship as an Effort to Strengthen the Digitalization of the Islamic Economy in Indonesia" holds significant meaning and implications for the advancement of the Islamic economy in the digital era. This study highlights the crucial role of digipreneurs, who are digital entrepreneurs, in driving the digitalization process and promoting economic growth within the Islamic framework.

The concept of digipreneurship encompasses the utilization of digital technologies, innovative business models, and a strong entrepreneurial spirit to navigate the digital landscape. By embracing digipreneurship, individuals and



businesses can leverage the immense opportunities offered by the digital economy. In the context of the Islamic economy in Indonesia, digipreneurship becomes a powerful tool for enhancing economic competitiveness, expanding market reach, and fostering sustainable growth.

By integrating the principles of Islamic entrepreneurship into digital ventures, digipreneurs can align their activities with the values and guidance of Islam. This involves viewing digital resources and technology as blessings from Allah and utilizing them responsibly to serve the needs of society. Islamic economic theory emphasizes the importance of human resources and societal interests, ensuring that economic activities contribute to the overall well-being of individuals and communities.

The digitalization of the Islamic economy in Indonesia through digipreneurship presents numerous opportunities. It enables the participation of a predominantly Muslim population in the digital marketplace, fosters innovation, and drives inclusive economic development. Moreover, digipreneurship can be a catalyst for overcoming economic challenges, as experienced during the COVID-19 pandemic, by promoting resilience, adaptability, and diversification in business practices.

As Indonesia embraces the digital era, the integration of Islamic values and principles into the digital economy becomes vital. Digipreneurship as an effort to strengthen the digitalization of the Islamic economy paves the way for a sustainable and ethical digital ecosystem. It empowers individuals to contribute to economic growth while upholding Islamic principles of fairness, social responsibility, and integrity.

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