Islamic Business and Management Journal

Islamic Business and Management Journal (IBMJ)
ISSN: 2622-6316
ISSN: 2622-6324

# The Effect of Sharia Accounting Literacy Understanding and Digital Literacy on Students' Readiness for Halal Entrepreneurship in the E-Commerce Era

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**Abstract**
This study aims to examine the effect of sharia accounting literacy understanding and digital literacy on students' readiness for halal entrepreneurship in the e-commerce era. The study employs a quantitative associative research design, using questionnaires distributed to 259 respondents selected through purposive sampling from active students of the Sharia Accounting study programme, Faculty of Economics and Islamic Business (FEBI), UIN Raden Intan Lampung, cohorts 2022–2024. The analytical methods used include descriptive statistics, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and hypothesis testing through multiple linear regression, coefficient of determination ($R^2$), partial t-test, and simultaneous F-test, all processed using SPSS version 26. The results reveal that sharia accounting literacy understanding has a significant positive effect on students' halal entrepreneurial readiness (sig. 0.000; t = 5.610). Digital literacy also has a significant positive effect (sig. 0.009; t = 2.647). Simultaneously, both variables significantly influence halal entrepreneurial readiness (F = 91.567; sig. 0.000), explaining 41.2% of the variance (Adjusted $R^2$ = 0.412). These findings suggest that strengthening sharia accounting literacy and digital literacy competencies is essential for preparing students to engage in sharia-compliant and digitally adaptive entrepreneurial activities.

***Keywords:*** *Sharia Accounting Literacy, Digital Literacy, Halal Entrepreneurial Readiness, E Commerce, Theory of Planned Behavior.*

## 1. Introduction

The development of digital technology in the era of the industrial revolution 4.0 has brought significant changes to various aspects of life, including the economic sector. One of the most prominent phenomena is the growth of electronic commerce (e-commerce), which refers to the buying and selling of goods and services through internet networks. Turban et al. (2018) explain that e-commerce offers enormous opportunities by expanding markets, improving efficiency, and reducing transaction barriers.

Data from the Indonesian Internet Service Providers Association (APJII) in 2024 recorded that internet users in Indonesia reached 221 million people, or 79.5% of the total population, with more than 65% actively conducting digital transactions. This situation demonstrates that e-commerce is not merely

IBMJ Islamic Business and Management Journal

Islamic Business and Management Journal (IBMJ)
ISSN: 2622-6316
ISSN: 2622-6324

a trend, but has become an important part of the modern economic ecosystem. This transformation presents a strategic opportunity for the younger generation, particularly university students, to engage in entrepreneurship in a more innovative and technologically adaptive manner.

Indonesia, as the country with the world's largest Muslim population, has enormous potential in the development of the halal industry. The State of the Global Islamic Economy Report (2022) noted that Indonesia ranks fourth in the world in halal industry development, particularly in the food, fashion, and tourism sectors. The value of global halal product spending is projected to reach USD 2.8 trillion by 2025. These facts indicate that the opportunity for students to engage in digital-based halal entrepreneurship is substantial, especially through the utilisation of e-commerce platforms.

To develop competitive halal businesses, students need adequate knowledge and skills. One crucial competency is the understanding of sharia accounting literacy, which encompasses the ability to comprehend basic concepts of sharia accounting and its application in accordance with Islamic principles in business activities. This understanding includes the ability to record sharia-based transactions, prepare financial reports, and manage businesses in accordance with the principles of honesty, transparency, and responsibility. According to Triyuwono (2012), sharia accounting should not only be understood as a financial recording system, but also contains spiritual values emphasising aspects of justice, transparency, and blessedness.

Several prior studies indicate that the level of sharia accounting literacy among Indonesian university students remains in the low to moderate category. Research conducted by Nuris and Rahmawati (2021) showed that students have fundamentally received instruction in sharia accounting during their studies; however, their understanding of sharia-based transaction recording remains suboptimal. Hamzah and Fitri (2022) found that students' understanding of basic sharia accounting concepts and the application of sharia contracts was relatively low. Rahmadoni (2023) also reported that students' understanding of sharia financial report preparation was limited and not yet fully applied in practice. These findings suggest that students' sharia accounting literacy still requires improvement as a foundation for conducting and developing halal businesses in the e-commerce era.

**Table 1**
**Level of Sharia Accounting Literacy Understanding among Students**

| Prior Research | Research Object | Level of Sharia Accounting Literacy | Notes |
|---|---|---|---|
| Nuris & Rahmawati (2021) | Accounting Students, UNY | 55% (Moderate) | Difficulties in sharia-based recording |
| Hamzah & Fitri (2022) | FEBI Students, IAIN Kendiri | 48% (Low) | Limited understanding of sharia contracts |
| Rahmadoni (2023) | UIN North Sumatra Students | 60% (Moderate) | Limited understanding of sharia financial reports |

*Source: Nuris & Rahmawati (2021), Hamzah & Fitri (2022), Rahmadoni (2023)*

Based on the table above, it can be seen that students have generally received instruction on sharia accounting during their studies. Nevertheless, their level of understanding of basic concepts, transaction recording, sharia contracts, and the preparation of sharia financial reports remains uneven. This condition indicates that sharia accounting literacy understanding is an important aspect that needs to be addressed to enhance students' readiness in developing sharia-compliant halal businesses.

In addition to sharia accounting literacy, digital literacy is also an important competency that students must possess in the current era. Gilster (1997) defines digital literacy as the ability to understand and use information from various digital sources critically. According to Helsper and

Eynon (2013), digital literacy involves not only technical skills but also the ability to think critically, ethically, and productively in using digital technology. Students with high digital literacy will be better prepared to utilise social media, marketplace platforms, and digital financial applications to develop halal businesses.

**Table 2**
**Indonesia's Digital Literacy Index (2020–2023)**

| Year | Index Score (0–5) | Category |
|---|---|---|
| 2020 | 3.46 | Moderate |
| 2021 | 3.49 | Moderate |
| 2022 | 3.54 | Moderate |
| 2023 | 3.56 | Moderate |

*Source: Ministry of Communication and Information Technology (Kominfo)*

The Al-Qur'an emphasises the importance of seeking halal sustenance, as Allah states in QS. Al-Baqarah: 168: "O mankind! Eat of what is lawful and good on earth, and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy." (Q.S Al-Baqarah [2]: 168). This verse provides an understanding that a Muslim is required to strive through lawful means, including in digital entrepreneurial activities. Therefore, students' readiness for halal entrepreneurship is closely related to their understanding of sharia accounting literacy and digital literacy.

Several prior studies have also emphasised the link between sharia accounting literacy understanding and entrepreneurial intention. Ahmad, Fauzi, and Mustapha (2019) affirmed that students with a good level of sharia accounting literacy understanding tend to have higher entrepreneurial intentions. On the other hand, Suleman and Siregar (2024) found that digital entrepreneurship literacy has a significant positive effect on students' entrepreneurial readiness. However, these studies have not simultaneously linked sharia accounting literacy understanding and digital literacy with the context of students' readiness for halal entrepreneurship. This creates a research gap regarding the combined influence of both variables on students' readiness for halal entrepreneurship in the e-commerce era.

Based on the foregoing, this study focuses on two variables—sharia accounting literacy understanding and digital literacy—to examine their influence on the readiness of sharia accounting students to engage in halal entrepreneurship in the e-commerce era. Using a quantitative approach, this study aims to provide theoretical contributions to the development of sharia entrepreneurship literacy and practical benefits for students to be better prepared to face the challenges of digital-based halal business.

## 2. Literature Review

### Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) was first proposed by Ajzen (1991) as a development of the Theory of Reasoned Action previously introduced by Fishbein and Ajzen (1975). This theory explains that a person's behaviour is influenced by their intention to perform an action, which is formed through three main factors: attitude toward behaviour, subjective norm, and perceived behavioural control (Ajzen, 1991).

In the context of this study, the Theory of Planned Behavior is used to explain that sharia accounting literacy understanding and digital literacy can influence students' readiness for halal entrepreneurship in the e-commerce era. Both variables fall under the aspect of perceived behavioural control, as they relate to students' abilities, understanding, and confidence in managing businesses and utilising digital technology optimally.

### Sharia Accounting Literacy Understanding

Sharia accounting literacy understanding refers to an individual's ability to comprehend the concepts, principles, and application of accounting based on Islamic law. According to Nurul Huda and Mohamad Heykal (2010), sharia accounting is an accounting system based on Islamic values in economic and business activities. Triyuwono (2012) explains that sharia accounting is not only profit-oriented but also emphasises the values of honesty, justice, transparency, and responsibility in business management.

This understanding is important for students—particularly those in the Faculty of Economics and Islamic Business—as it provides a foundation for running businesses in accordance with sharia principles. Research by Ahmad et al. (2019) shows that financial literacy has an influence on students' readiness and intention to engage in entrepreneurship. In addition, Nurjanah (2022) explains that an understanding of sharia financial literacy can help students make economic decisions and manage businesses in accordance with Islamic principles.

Sharia accounting literacy understanding not only encompasses technical capabilities in preparing financial reports, but also the ability to understand halal transactions, avoid practices involving riba, gharar, and maysir, and apply Islamic business ethics in business activities. In the e-commerce era, this understanding has become increasingly important as digital technology drives business activities to become more extensive, requiring business actors to manage finances accurately, transparently, and in accordance with sharia provisions.

**Digital Literacy**

Digital literacy refers to an individual's ability to access, understand, evaluate, and utilise technology-based information effectively and responsibly. According to Paul Gilster (1997), digital literacy is the ability to understand and use information from various digital sources effectively. Helsper and Eynon (2013) explain that digital literacy involves not only the use of technology, but also the ability to critically evaluate and appropriately utilise digital information.

Digital literacy is important for students in the e-commerce era as it can help expand market reach, improve promotional effectiveness, and facilitate digital business management. In this study, digital literacy encompasses students' ability to use marketplaces, social media, digital payment systems, and various technology-based applications that can support business activities.

**Students' Readiness for Halal Entrepreneurship**

The current e-commerce era demands that students—particularly sharia accounting students—not only understand sharia-based financial concepts but also master digital technology in conducting economic activities. According to Muhammad Syafi'i Antonio (2001), the application of sharia principles in economic activities emphasises the importance of justice, transparency, and financial management in accordance with Islamic provisions, free from riba. Allan Martin (2006) explains that digital literacy is the ability to identify, access, manage, integrate, and use digital information effectively to support various activities, including economic and business activities.

Amir and Jordan (2006) through Entrepreneurial Event Theory explain that entrepreneurial readiness is influenced by personal predisposition, feasibility perception, and situational impulse. Students with good sharia accounting literacy and digital literacy will view entrepreneurial activities as a feasible and realistic choice. Research by Sumiati et al. (2023) shows that digital literacy and entrepreneurship education have a significant influence on students' entrepreneurial readiness.

According to Gibb (2005), indicators of entrepreneurial readiness include entrepreneurial motivation, managerial and financial capability, creativity and innovation, risk-taking ability, and self-confidence in facing business challenges. Therefore, sharia accounting literacy understanding and digital literacy are important factors in shaping students' readiness to run halal businesses in the e-commerce era.

**Research Hypotheses**

$H_1$: Sharia accounting literacy understanding has a significant effect on students' readiness for halal entrepreneurship in the e-commerce era.

$H_2$: Digital literacy has a significant effect on students' readiness for halal entrepreneurship in the e-commerce era.

$H_3$: Sharia accounting literacy understanding and digital literacy simultaneously have a significant effect on students' readiness for halal entrepreneurship in the e-commerce era.

**3. Research Methods**

This study uses a quantitative approach with an associative research design. The quantitative approach was chosen because this study emphasises the analysis of numerical data obtained from questionnaire responses, which are then processed using statistical methods. According to Sugiyono (2017), quantitative research is research based on the philosophy of positivism, used to examine a particular population or sample, with data collected through research instruments.

The study was conducted in the Sharia Accounting study programme, Faculty of Economics and Islamic Business (FEBI), UIN Raden Intan Lampung, involving students from cohorts 2022, 2023, and 2024. The research population included active students from these three cohorts, totalling 735 students. The selection of this population was based on the consideration that students from these three cohorts are at a relatively mature stage of study, have acquired basic knowledge of sharia accounting, and have the potential to prepare themselves for sharia-based and digital business ventures.

The sample size was determined using the Slovin formula at a 5% margin of error, yielding 259 respondents selected through purposive sampling. The criteria for inclusion were: active students from cohorts 2022, 2023, and 2024 in the Sharia Accounting programme at UIN Raden Intan Lampung who were willing to complete the questionnaire in full and had received instruction in sharia accounting or entrepreneurship.

The analytical methods used include descriptive statistical analysis, classical assumption tests (normality, multicollinearity, and heteroscedasticity tests), and hypothesis testing through multiple linear regression analysis, coefficient of determination ($R^2$), partial t-test, and simultaneous F-test. All data analysis was performed using SPSS version 26.

**4. Results and Discussion**

**Results**

**Respondent Description**

Respondents in this study were active students of the Sharia Accounting study programme, Faculty of Economics and Islamic Business, UIN Raden Intan Lampung, cohorts 2022, 2023, and 2024, totalling 259 students.

**Table 3**
**Respondent Description**

| Cohort | Number of Respondents | Percentage |
|---|---|---|
| 2022 | 88 | 34.0% |
| 2023 | 81 | 31.3% |
| 2024 | 90 | 34.7% |
| **Total** | **259** | **100%** |

*Source: SPSS 26 output, data processed 2026*

Based on Table 3, respondents are distributed across three cohorts: cohort 2022 with 88 respondents (34.0%), cohort 2023 with 81 respondents (31.3%), and cohort 2024 with 90 respondents (34.7%). This distribution indicates that the research sample has represented students of the Sharia Accounting study programme from multiple cohorts.

**Descriptive Statistics**

Descriptive statistical analysis was used to provide a general overview of the characteristics of the research data for each variable, including minimum, maximum, mean, and standard deviation values.

ISSN: 2622-6316
ISSN: 2622-6324

**Table 4**
**Descriptive Statistics Results**

| Variable | N | Min | Max | Mean | Std. Dev. |
|---|---|---|---|---|---|
| Sharia Accounting Literacy Understanding | 259 | 37 | 76 | 57.75 | 9.380 |
| Digital Literacy | 259 | 26 | 62 | 47.45 | 8.810 |
| Halal Entrepreneurial Readiness | 259 | 29 | 65 | 49.51 | 12.033 |
| **Valid N (listwise)** | **259** | | | | |

*Source: SPSS 26 output, data processed 2026*

The sharia accounting literacy understanding variable obtained a minimum value of 37 and a maximum of 76, with a mean of 57.75 and a standard deviation of 9.380, indicating a fairly good level of understanding. The digital literacy variable obtained a minimum of 26 and maximum of 62, with a mean of 47.45 and a standard deviation of 8.810, reflecting adequate digital capability. The halal entrepreneurial readiness variable obtained a minimum of 29 and maximum of 65, with a mean of 49.51 and a standard deviation of 12.033, indicating a fairly good level of readiness in starting and developing halal businesses.

**Validity Test**

The validity test was conducted for each questionnaire item using Pearson correlation with a significance level of 5%. An item is declared valid if the calculated r-value exceeds the r-table value. With N = 259 (df = 257), the r-table at 5% significance (two-tailed) is 0.122.

**Table 5**
**Validity Test Results**

| Variable | Item | r-calculate | r-table | Description |
|---|---|---|---|---|
| Sharia Accounting Literacy Understanding (X1) | X1.1 | 0.741 | 0.122 | Valid |
| | X1.2 | 0.350 | 0.122 | Valid |
| | X1.3 | 0.312 | 0.122 | Valid |
| | X1.4 | 0.343 | 0.122 | Valid |
| Digital Literacy (X2) | X2.1 | 0.332 | 0.122 | Valid |
| | X2.2 | 0.351 | 0.122 | Valid |
| | X2.3 | 0.329 | 0.122 | Valid |
| | X2.4 | 0.336 | 0.122 | Valid |
| | X2.5 | 0.684 | 0.122 | Valid |
| Halal Entrepreneurial Readiness (Y) | Y1 | 0.652 | 0.122 | Valid |
| | Y2 | 0.830 | 0.122 | Valid |
| | Y3 | 0.696 | 0.122 | Valid |
| | Y4 | 0.861 | 0.122 | Valid |
| | Y5 | 0.753 | 0.122 | Valid |
| | Y6 | 0.841 | 0.122 | Valid |

*Source: SPSS 26 output, data processed 2026*

Based on Table 5, all items across the three variables—Sharia Accounting Literacy Understanding (X1, 4 items), Digital Literacy (X2, 5 items), and Halal Entrepreneurial Readiness (Y, 6 items)—have r-calculate values greater than the r-table value of 0.122 at a 5% significance level. Therefore, all items are declared valid and suitable for use as data collection instruments.

**Reliability Test**

The reliability test was conducted to determine whether the questionnaire items are consistent. A variable is considered reliable if its Cronbach's Alpha coefficient exceeds 0.70.

**Table 6**
**Reliability Test Results**

| Variable | Cronbach's Alpha | Reliability Standard | Description |
|---|---|---|---|
| Sharia Accounting Literacy Understanding (X1) | 0.783 | 0.70 | Reliable |
| Digital Literacy (X2) | 0.791 | 0.70 | Reliable |
| Halal Entrepreneurial Readiness (Y) | 0.948 | 0.70 | Reliable |

*Source: SPSS 26 output, data processed 2026*

Based on Table 6, all variables have Cronbach's Alpha values exceeding 0.70: Sharia Accounting Literacy Understanding (0.783), Digital Literacy (0.791), and Halal Entrepreneurial Readiness (0.948). Therefore, all research instruments are declared reliable and suitable for use as data collection tools.

**Normality Test**

The normality test was conducted using the one-sample Kolmogorov-Smirnov test. Data are normally distributed if the Asymp. Sig. (2-tailed) value exceeds 0.05.

**Table 7**
**Normality Test Results**

| One-Sample Kolmogorov-Smirnov Test | | Unstandardized Residual |
|---|---|---|
| N | | 259 |
| Normal Parameters | Mean | 0.0000000 |
| | Std. Deviation | 9.18745865 |
| Most Extreme Differences | Absolute | 0.116 |
| | Positive | 0.065 |
| | Negative | -0.116 |
| Test Statistic | | 0.116 |
| Asymp. Sig. (2-tailed) | | 0.080 |

*Source: SPSS 26 output, data processed 2026*

Based on Table 7, the Asymp. Sig. (2-tailed) value is 0.080 > 0.05, indicating that the residual data are normally distributed. Therefore, the normality assumption of the regression model has been fulfilled.

**Multicollinearity Test**

The multicollinearity test was used to determine whether there is a strong correlation among independent variables. No multicollinearity is present if the Tolerance value exceeds 0.10 and the VIF value is less than 10.

**Table 8**
**Multicollinearity Test Results**

| Model | Tolerance | VIF |
|---|---|---|
| Sharia Accounting Literacy Understanding | 0.342 | 2.927 |
| Digital Literacy | 0.342 | 2.927 |

*Source: SPSS 26 output, data processed 2026*

Based on Table 8, both independent variables have a Tolerance value of 0.342 (> 0.10) and a VIF value of 2.927 (< 10). Therefore, it can be concluded that this study does not exhibit multicollinearity.

**Heteroscedasticity Test**

The heteroscedasticity test was conducted using the Glejser method to determine whether there is unequal variance in the residuals across all observations in the regression model.

**Table 9**
**Heteroscedasticity Test Results (Glejser Method)**

| Model | B | Std. Error | Beta | t | Sig. |
|---|---|---|---|---|---|
| (Constant) | 0.6388 | 0.1758 | | 3.634 | 0.000 |
| Sharia Accounting Literacy Understanding | 0.050 | 0.051 | 0.105 | 0.983 | 0.327 |
| Digital Literacy | -0.027 | 0.054 | -0.053 | -0.500 | 0.617 |

*Source: SPSS 26 output, data processed 2026*

Based on Table 9, the significance values of Sharia Accounting Literacy Understanding (X1) and Digital Literacy (X2) are 0.327 and 0.617, respectively, both exceeding 0.05. Therefore, it can be concluded that the regression model in this study does not exhibit heteroscedasticity.

**Coefficient of Determination ($R^2$)**

The coefficient of determination test was conducted to determine how well the independent variables explain the dependent variable.

**Table 10**
**Coefficient of Determination ($R^2$) Results**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | 0.646 | 0.417 | 0.412 | 0.9223 |

*Source: SPSS 26 output, data processed 2026*

Based on Table 10, the Adjusted R Square value is 0.412 (41.2%), indicating that Sharia Accounting Literacy Understanding and Digital Literacy together explain 41.2% of the variance in students' Halal Entrepreneurial Readiness. The remaining 58.8% is influenced by other factors not examined in this study, such as entrepreneurial motivation, family environment, and entrepreneurial interest.

**Partial t-Test**

The multiple linear regression equation in this study is as follows: $Y = 1.583 + 0.588X_1 + 0.295X_2 + e$

**Table 11**
**Partial t-Test Results**

| Model | B | Std. Error | Beta | t | Sig. |
|---|---|---|---|---|---|
| (Constant) | 1.583 | 3.602 | | 0.439 | 0.661 |

| | | | | | |
|---|---|---|---|---|---|
| Sharia Accounting Literacy Understanding (X1) | 0.588 | 0.105 | 0.458 | 5.610 | 0.000 |
| Digital Literacy (X2) | 0.295 | 0.112 | 0.216 | 2.647 | 0.009 |

*Source: SPSS 26 output, data processed 2026*

Based on Table 11, Sharia Accounting Literacy Understanding (X1) obtained a significance value of 0.000 < 0.05 with a t-value of 5.610, indicating a significant partial effect. Digital Literacy (X2) obtained a significance value of 0.009 < 0.05 with a t-value of 2.647, also indicating a significant partial effect. Therefore, both $H_1$ and $H_2$ are accepted.

**Simultaneous F-Test**

**Table 12**
**Simultaneous F-Test Results**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 15579.078 | 2 | 7789.539 | 91.567 | .000 |
| | Residual | 21777.624 | 256 | 85.069 | | |
| | Total | 37356.703 | 258 | | | |

*Source: SPSS 26 output, data processed 2026*

Based on Table 12, the significance value is 0.000 < 0.05 and the F-calculate value is 91.567 > F-table of 3.03. Therefore, it can be concluded that Sharia Accounting Literacy Understanding and Digital Literacy simultaneously have a significant effect on students' Halal Entrepreneurial Readiness, and $H_3$ is accepted.

**Discussion**

**Effect of Sharia Accounting Literacy Understanding on Students' Halal Entrepreneurial Readiness**

The partial t-test results show that Sharia Accounting Literacy Understanding has a significance value of 0.000, which is less than the 0.05 threshold, confirming a significant effect on students' Halal Entrepreneurial Readiness in the e-commerce era. Accordingly, $H_1$ is accepted.

These findings indicate that the better students' understanding of sharia accounting literacy, the higher their readiness to run halal businesses in the e-commerce era. Triyuwono (2012) explains that this understanding encompasses the ability to prepare financial records, comprehend sharia-compliant transactions, and manage businesses based on Islamic values. Understanding sharia accounting is important because it helps students run businesses that are not only profit-oriented, but also uphold the principles of honesty, transparency, and blessedness.

These results are consistent with Nurul Huda and Mohamad Heykal (2010), who assert that sharia accounting is an accounting system grounded in Islamic values in economic and business activities. They are also aligned with the findings of Zahra Nuru Rahman et al. (2024), who showed that financial literacy has a significant influence on students' entrepreneurial interest, indicating that stronger financial understanding leads to higher readiness to start and manage businesses.

**Effect of Digital Literacy on Students' Halal Entrepreneurial Readiness**

The partial t-test results show that Digital Literacy has a significance value of 0.009 < 0.05 with a t-value of 2.647, confirming a significant effect on students' Halal Entrepreneurial Readiness. Accordingly, $H_2$ is accepted.

These findings indicate that students' ability to understand and utilise digital technology can enhance their readiness to run halal businesses in the e-commerce era. Digital literacy is not limited to the ability to use technological devices, but also encompasses the ability to access, evaluate, and utilise digital information to support business activities. Students with strong digital capabilities will be better prepared to utilise social media, marketplace platforms, and other digital platforms as marketing and business development tools for halal enterprises.

ISSN: 2622-6316
ISSN: 2622-6324

These results are consistent with Miftahul Jannah and Dwi Hasmidyani (2025), who found that digital literacy influences students' entrepreneurial intentions, and with Andik Ferdian Yusuf and Sulastri Rini Rindrayani (2022), who showed that digital literacy influences students' entrepreneurial readiness in the digital era. Higher digital literacy among students corresponds to greater readiness to engage in e-commerce-based halal entrepreneurship.

**Simultaneous Effect of Sharia Accounting Literacy Understanding and Digital Literacy on Students' Halal Entrepreneurial Readiness**

The simultaneous F-test results yielded a significance value of 0.000 < 0.05 and an F-calculate of 91.567 > F-table of 3.03. Therefore, both variables simultaneously have a significant effect on students' Halal Entrepreneurial Readiness, and $H_3$ is accepted.

These findings demonstrate that students' readiness for halal entrepreneurship in the e-commerce era is influenced not only by sharia accounting understanding, but also by digital technology capability. Students with sharia accounting literacy will better understand how to manage business finances in accordance with sharia principles, comprehend halal transactions, and apply the values of honesty and transparency in running businesses (Triyuwono, 2011). Meanwhile, digital literacy helps students utilise technology to support business activities such as digital marketing, marketplace use, electronic payment transactions, and social media promotion of halal businesses (Eshet-Alkalai, 2004).

The combination of sharia accounting literacy understanding and digital literacy is an important factor in enhancing students' readiness for halal entrepreneurship. Students are expected not only to possess understanding of sharia-compliant business management, but also to adapt to technological developments in the e-commerce era. Ika Yunia Fauzia (2019) explains that the application of sharia principles in business activities requires good business management capabilities so that the enterprise is not merely profit-oriented, but also capable of creating business sustainability rooted in Islamic values. These findings are also consistent with the Theory of Planned Behavior (Ajzen, 1991), which posits that an individual's belief in their own capabilities influences their readiness to engage in a particular behaviour—in this case, halal entrepreneurship.

## 5. Conclusion

Based on the results of this study on the effect of Sharia Accounting Literacy Understanding and Digital Literacy on Students' Readiness for Halal Entrepreneurship in the E-Commerce Era (a study on FEBI students at UIN Raden Intan Lampung), several conclusions can be drawn.

First, Sharia Accounting Literacy Understanding has a significant positive effect on students' Halal Entrepreneurial Readiness. This indicates that the better students' understanding of sharia-based financial management, the higher their readiness to run halal businesses.

Second, Digital Literacy has a significant positive effect on students' Halal Entrepreneurial Readiness. This indicates that students' ability to understand and utilise digital technology can enhance their readiness to conduct business in the digital era.

Third, Sharia Accounting Literacy Understanding and Digital Literacy simultaneously have a significant positive effect on students' Halal Entrepreneurial Readiness, as evidenced by a significance value of 0.000 and an F-calculate of 91.567 > F-table of 3.03. The coefficient of determination results show that both independent variables explain 41.7% of the variance in students' halal entrepreneurial readiness, while the remaining 58.3% is influenced by other factors outside the scope of this study.

Based on these findings, several recommendations are proposed: strengthening sharia accounting literacy through curriculum enhancement and practical modules; improving digital literacy training integrated with halal entrepreneurship; developing supporting programmes such as business incubators and mentoring for students interested in digital halal entrepreneurship; and conducting further research to include additional variables such as entrepreneurial motivation, family environment, and government support, using mixed methods for more comprehensive results.

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