

"Millennial Generation Strategies in Facing Opportunities and Challenges of Entrepreneurship in the Digital Era 4.0" at the Da'arul Hijrah Islamic Boarding School

Chandra Zaky Maulana¹, Lemiyana², Deky Anwar³, Nur Syamsiyah⁴, Nadya Jovita⁵
Universitas Islam Negeri Raden Fatah Palembang^{1,2,3,5}
IAIN Metro Lampung⁴
Corresponding email: nadyajovitaa@gmail.com

KEYWORDS

*Entrepreneurship;
Digital;
Business.*

ABSTRACT

The increasing number of internet users for commerce has led to the emergence of new businesses that are now widely referred to as start-up businesses. All of these businesses are engaged in trade and services that fulfill daily needs, the majority of which are online. This research aims to review some literature, data and facts about the start-up business phenomenon. Based on the development of start-up business knowledge, there are several things that must be done in digital start-up marketing activities to reach the target market and anticipate competition, namely the dissemination of information by using various digital media to spread or distribute related to the digital business being run. Utilizing opportunities in the digital world is still difficult for young people today, because they have not thought about becoming an entrepreneur. At the stage of the entrepreneurial formation process, they need support from their environment. Every minute a new digital start-up appears with almost the same features as one another, so the skills, innovation and creativity that young people tend to have can be applied.

Introduction

State Islamic University (UIN) Raden Fatah Palembang carries out the duties of the Tri Dharma of Higher Education which includes education and teaching activities, research and community service. The Faculty of Economics and Islamic Business as part of UIN Raden Fatah Palembang has a study program-based community service program that is entitled to be implemented by each study program. In this program, the Islamic banking study program conducted community service with the theme "Millennial Generation Strategies in Facing Entrepreneurship Opportunities and Challenges in the Digital Era 4.0" which was held at Daarul Hijrah Islamic Boarding School on June 21, 2021. (Azwari & Jayanti, 2022; Ikhsan et al., 2023; Safitri et al., 2022).

The purpose of this community service is to increase the insight of students at the daarul hijrah boarding school Palembang in facing entrepreneurial opportunities and challenges in the digital era 4.0 so that they can prepare themselves when entering the business world.

Method

This research uses a qualitative approach to Millennial Generation Strategies in Facing Entrepreneurial Opportunities and Challenges in the Digital Age 4.0. The location of this research was taken at the Da'arul Hijrah Islamic Boarding School and followed by all students at the Daarul Hijrah Islamic Boarding School Palembang.

Results and Discussion

Entrepreneurship Opportunities And Challenges In The Digital Era 4.0

The digital revolution where digitalization has revolutionized all aspects of life, for example the use of many applications such as Gojek, Netflix, Traveloka. Based on a survey conducted by the Indonesian Internet Service Providers Association, this rapid growth can be classified into several categories, including Internet users of around 51% of Indonesia's total population of 256 million people with the largest distribution in Java Island reaching 86 million people or around 60% of total Internet users. For online business owners, of course, this data is a lucrative target market, considering that the majority of Internet users are not only active on social media, they are also active in online trading. The rapid development of the Internet is also influenced by the information technology infrastructure that provides complete and fast Internet access. (Anwar et al., 2023; Maliah & Panorama, 2022; Muhammad Syarifati & Panorama, 2022; Panorama et al., 2022).

Entrepreneurial activities have actually existed since the 18th century, namely since the invention of a steam-powered machine tool by a man named James Watt. The main objective of entrepreneurial activity at that time was not solely profit-seeking, but more emphasis was placed on the growth and expansion of an organization. There are twelve important characteristics introduced in the digital economy that entrepreneurs should understand. These twelve characteristics are: (1) knowledge; (2) digitization; (3) virtualization; (4) molecularization; (5) internetworking; (6) disintermediation; (7) convergence; (8) innovation; (9) presumption; (10) immediacy; (11) globalization; (12) discordance.

1. Knowledge

In the digital economy era, land, buildings, labor, capital are no longer the production factors that determine the success of a business, but the knowledge factor as the main production factor that will determine the success or failure of a business. Knowledge is a building attribute attached to the human brain. Therefore, the intelligence factor of human resources determines the success or failure in building a business. In order for knowledge to have high benefits, it requires elaboration with other parties in the form of cooperation. Artificial intelligence has been able to replace many human jobs in producing products in the form of goods and services. Intelligence in the form of hardware and software can be used as a supporting tool in decision making. The current concept of science production will be the key to the success of an entrepreneur or business. The success of entrepreneurs cannot be separated from internal influences such as motivation, behavior, work orientation, creativity, and innovation, while external factors that also influence entrepreneurship are family, society, education, and technology (Ulfah M, 2019). Still related to entrepreneurship, that intention is proven to be the best predictor in describing future behavior (Ajzen, 1991) related to business in cyberspace. The level of education has a positive effect on: (1) entrepreneurial intention; (2) professional attitudes; and (3) professional attitudes.

2. Digitization

The process of converting information into digits with the format of "0" and "1" (two-based numbers) is known as digitization. This process has been able to make major breakthroughs and changes in the business world. We can see that today, two-dimensional images such as paintings and photographs can be represented in the format of a collection of bits so that they can be easily

stored and exchanged using electronic media. In such a way, it is able to improve work efficiency and significantly reduce costs related to production process costs, storage costs and exchanges between media. The development of electronic technology today has been able to convert analog video and audio formats into digital formats. The fast-paced exchange of information via the internet with the help of electronic media to all corners of the world will further facilitate the process of sending and exchanging all types of information by means of digitization. Products and services offered can be represented in digital form so that they can be easily and cheaply offered to markets around the world. We can see products and services such as: electronic publishing, virtual bookstores, internet banking, telemedicine, are products and services that are easily offered through the internet.

3. Virtualization

In the digital era, businesses can be run using simple devices such as mobile phones or gateways by downloading certain applications. Unlike the conventional business model, where business is conducted with real physical devices, such as buildings, production equipment and so on. Business through cyberspace such things are very little needed. Business through cyberspace is known as virtualization which allows one to start a business with simple devices that can reach consumers and potential consumers around the world. In cyberspace, customers simply connect with internet sites as companies (business to consumer). So is the relationship between entrepreneurs who want to establish cooperation. In establishing cooperation, the process that mostly occurs in transactions is the virtual exchange of information without the need for physical presence between the parties to the cooperation.

4. Molecularization

A business that is able to grow and survive in the digital economy era is only if it is able to apply molecular form. What is meant by the molecular form business concept is none other than a flexible system, able to adapt and adjust to any changes that occur which are sometimes difficult to predict. For companies, organizations that are managed using the concept of hierarchical or metric structures are very vulnerable in the face of ongoing changes in the business environment, so that they will slow down business movements that will narrow, and can even eliminate their market share. Doing business through cyberspace means dealing directly with business people around the world. Market and industry structure will be greatly influenced by their

behavior which is a form of free competition. Forms of strategies to win the competition with the aim of controlling a wider market, so that efficiency and effectiveness can be achieved.

5. Internetworking

In order for cyberbusiness to bear fruit as expected, cooperation with relevant parties must be planned and carried out through structured cooperative ties. The core business must be determined and cooperation with other institutions must be carried out to help implement supporting processes, such as cooperation with technology vendors, content partners, merchant suppliers and so on. Businesses that have the concept of wanting to control their own resources from upstream to downstream will certainly not be able to survive long in the face of the digital era market.

6. Disintermediation

In doing business in the digital economy era, mediators (brokers) who mediate transactions between suppliers and customers are increasingly unnecessary. Businesses that use internet media no longer need mediators such as: wholesalers, retailers, broadcasters, record companies and so on. Businesses that still rely on marketing through classic media will be overtaken by businesses that use the internet media. Transactions through the internet media can occur throughout the day anywhere without the need for physical presence of the parties involved. physical presence of the parties involved.

7. Convergence

Success in doing business in cyberspace if business people are able to integrate (convergence) three things, namely: computing, communication, and content. Computers are the lifeblood of data and information processing that is needed in conducting business transactions, while the most needed product of the communication industry is the information and communication technology (ICT) infrastructure as a means of channeling data and information to all corners of the world. The real competition lies in the content industry as a type of service or service offered to the market through cyberspace. The three "Cs" are non-negotiable requirements to be mastered and applied to achieve business success in the digital economy era.

8. Innovation

Doing business in the real world (conventional) only recognizes approximately eight hours a day and night. In contrast to doing business in cyberspace using internet media, the business time that can be utilized by business people is 24 (twenty-four hours) a day. Such conditions will be very difficult in an effort to maintain a competitive advantage, because what someone or another internet company does is easily copied by other parties. Therefore, the speed of continuous innovation is needed to become a market leader. New ways must continue to be sought and found to improve and even replace the methods that have been used so far in order to become a key player. The concept of learning organization can be used as a reference in running a business in cyberspace.

9. Prosumption

In the era of the digital economy, it is difficult to distinguish between producers and consumers, as almost all consumers of information technology easily turn into producers and are ready to offer products and services to the public and their communities. If someone has to pay US\$10 dollars to gain access to a system, then he forms a community and asks community members to pay him a certain amount. In this way, he has earned income from this simple way of doing business. Such an individual is categorized as a prosumer.

10. Immediacy

Businesses in cyberspace customers will be faced with various providers of similar or even the same products and services. Customers usually make transactions with parties that offer products and services that are cheaper, better, and faster. Cheaper is the cheapest pricing of products and services with high quality (better). This can be done because production costs, promotional costs can be reduced as low as possible by utilizing information and communication technology through the use of information and communication technology through the internet media. Meanwhile, faster is a delivery service that is fast and on time compared to other similar products and services. and other similar services. Consumers will always choose services that can provide the highest benefits, but in an easy way and at a low cost. Therefore, business actors must always be sensitive to the needs of customers who need satisfying services with the chosen method.

11. Globalization

Business in cyberspace knows no boundaries of time and space. Knowledge is the main resource in doing business, there is no such thing as geographical boundaries, so the existence of State entities becomes less relevant in doing business in cyberspace. Business actors will do business from a cheap and comfortable place, sell their products and services to consumers, and the proceeds of the sale will be transferred and deposited in the bank by earning deposit interest. The redefinition of market segmentation that has been done based on space and time needs to be done immediately because the world community has become one. Selling through cyberspace can use social media such as face book, Instagram, online malls. Things that need to be considered in displaying selling products on social media: (1) products must be coded to make it easier to refer to goods; (2) images must be clear and informative; (3) size, color, and other attributes must be clear. size, color, and other attributes must be included as a standard for presenting product information; (4) descriptions that support product information, for example a slim fit tie, so it's not just a tie; (5) make quotes that support product information.

12. Discordance

The phenomenon of changes in culture and social structure as a logical consequence of changes in a number of paradigms related to daily life. Rapid changes in the world of information technology also bring major changes to the fields implemented including the business world (Madcom 2011: 1). Conflicts occur due to changes in work methods. Work that was previously done by human labor is massively replaced by certain tools or applications, so that human labor unemployment will increase day by day. Unemployment will occur in all sectors due to the shortening of the organizational structure. The livelihood of brokers will disappear, workers will become workholic due to intense competition, and foreign cultural influences will be easily accessible through the internet. These are all characteristics of the digital economy. The unpreparedness of an organization or individual in facing the challenges of this rapid and massive change can have a negative impact on the business being run. (Kasidi, 2020).

Entrepreneurship is a process of applying creativity and innovation to solve and seek opportunities from problems faced by everyone in everyday life. The discussion of the definition of entrepreneurship does not focus on the etymological definition alone, but aims to make this work richer in knowledge about the basics of entrepreneurship, such as: all related terms and their root words, several perspectives on entrepreneurs and entrepreneurship, categorization of entrepreneurship, and characteristics of start-up companies. (P, 2009).

Types of Entrepreneurship

1. Sociopreneur

It is a combination of the words social and entrepreneur, which is a term for people who promote social business to benefit society and the environment. The main goal of sociopreneurship is to improve the welfare of society and improve the environment.

2. Technopreneur

It is a business activity that combines technological sophistication with entrepreneurial skills. Or also entrepreneurial activities that focus on technology.

3. Edupreneur

As a combination of education and entrepreneurship, it has an important meaning and role in the Indonesian context. In the era of globalization and increasingly fierce global competition, innovative and results-oriented education is an important key in producing individuals who are highly competitive and able to contribute significantly to nation building.

4. Ecopreneur

Is an entrepreneur who makes and also sells environmentally friendly goods or services based on the principles of environmental economics and ecology.

5. Religiopreneur

Religiopreneur is no longer the market that is surveyed but the "Market Owner", the more recognizing the owner of the natural market and the universe, each UMKM is not easy to give up and despair of the sustenance it is looking for.

Entrepreneurial Key

1. Innovation
2. Creativity
3. Collaboration

4. Networking
5. Integrity
6. Teamwork

Indonesian Youth

According to the demographic bonus survey conducted in 2015, there are 171.9 million people of productive age and it is estimated that in 2030 there will be 205.7 million people of productive age of Indonesian youth. The total population of Indonesia according to BPS 2016 data is a total of 254.9 million people with a percentage of 24.07% of Indonesian youth totaling 62.06 million people. (Lidyah et al., 2020; Mismiwati, Arifia Nurriqli, Nurlia, 2023; Mismiwati, 2020; Mismiwati et al., 2022).

Young Entrepreneurs Indonesia

In principle, everyone can play a role as a driver of change, including youth. Youth initiatives can make a significant contribution to the social change process. In this section, the author will present brief profiles of three young entrepreneurs engaged in social entrepreneurship, namely:

1. Ahmad Zaky
The founder of bukalapak.com started his business as a technopreneur at the age of 18 and started bukalapak.com at the age of 24.
2. Elidawati – Founder of el-zatta fashion hijab
The founder of el-zatta started her business in 1989 and concentrated on hijab fashion for 24 years. And now she is 51 years old.
3. Angga Umara – Founder of lele lela
The founder of lela catfish started his business at the age of 22.
4. Adhidharma Sudrajat
Founder of Noore Sport Hijab brand, the hijab worn by all Asian Games 2018 athletes.

Entrepreneurial Environment



Basically, everyone has the same opportunity to become a businessman. "No one is greater than the other, the only difference is effort". There are also some obstacles that cause someone to lose their business opportunities:

- Comfort Zone
- Fear of Uncertainty
- No Capital
- No Support
- Confused about how to start
- Doubt Yourself
- Have Experience Hearing Friends or Relatives Who Failed in Business
- Haven't Found a Suitable Business Pattern
- Weighing What Business to Run
- Feeling like building a business channel/network first

The way for someone to have a business opportunity is a strong determination to start. Because basically everyone has the same opportunity. Starting from the interests and talents you have then have a target, focus and be consistent and learn a lot from successful entrepreneurs. (Annaisabiru, 2018).

Entrepreneurial Intention

Fishbein and Ajzen in Hall & Devaney (2009) explain that intention is "a person's subjective probability that he will perform some behavior". Sihombing (2012) explains that entrepreneurship is one of the goals for many students, especially young people after completing their studies. This is because entrepreneurship provides several advantages, such as being able to manage

your own profits, self-satisfaction, independence, and results that are in accordance with your wishes. (Amalin et al., 2023; Azwari et al., 2023; Bayumi & Diem, 2023; Mustafa et al., 2023).

Intention then becomes a word that is often used in the spirit of understanding entrepreneurship among young people (Ajzen in Hall & Devaney, 2009). The motivational factors that produce behavior can be stated that the amount of intention to perform a behavior, it is likely that individuals will perform entrepreneurial behavior. Intention is a person's motivation to act based on planning and conscious decisions (Conner & Armitage in Hall & Devaney (2009)). Entrepreneurial intention is the motivation to make a conscious plan aimed at setting up a business. Thompson (2009) defines entrepreneurial intention as "selfacknowledged" or the belief or intention held by a person to set up a new venture or business consciously and plan to do so in the future. (Hartini, 2018).

Sapienza and Grimm; Watson, et al in Balboni (2014) explain the factors that influence the growth or emergence of new businesses, namely higher education factors. Education becomes a benchmark that the higher a person's level of education, the higher the entrepreneurial ability. The second factor is entrepreneurial experience, which means that someone with previous entrepreneurial experience is used to dealing with or being able to avoid mistakes (Antasari et al., 2022; Barkah, 2014; Barkah et al., 2022, 2023; Huzaimah et al., 2023; Huzaimah & Aziz, 2018; Rusdi & Tjahjono, 2023).

The next factor is a wide network, which means that the founder has a wide network that will benefit his business in terms of capital and customers. Entrepreneurial orientation is also a driving factor that explains various things about innovation, taking risks to try new and uncertain things and being able to see new opportunities. The last factor according to Baum et al in Balboni (2014) is motivation and goals that explain the vision of the business founder in a more challenging future. Thus, intention is correlated with behavior, the stronger the intention, the more it will affect behavior (Ajzen in Hall & Devaney 2009), so entrepreneurial intention serves as a mediator of action. (Nugraha, 2017).

A SUCCESSFUL COUNTRY WITH ENTREPRENEURSHIP

What about the life of an entrepreneurial country like Singapore? Singapore is a country that can turn dirt and garbage into Gold. Singapore, which in the map of Asia or the world is only a small dot, turned out to be one of the prosperous countries in the world. Compare now the public infrastructure, public housing and quality of life of Singaporeans with a number of other countries. We can easily find contrasting differences. What is the secret? Because trash becomes gold. Another aspect is that Singapore has no corruption, starting out as a poor country does not mean it will always be poor. Poverty in a country can be eradicated if the nation's leaders and its young generation are productive and potential through entrepreneurship. It is also worth noting that Singapore has difficulty finding young people to become civil servants. (Aulia et al., 2021; Bayumi & Jaya, 2018; Luqman Hakim et al., 2021; Panorama, 2017).

What is the key to all success in entrepreneurship? According to Gede as follows:

1. To dream the impossible dream. Have the courage to dream about a better life. Remember dreams, ideals and the like are the pumps that make life pulsate energetically. Full of enthusiasm.
2. The power of consistency. Look at the water that stains the same stone continuously, it makes an impression too, so does success and progress. with success and progress.
3. Play around with ideas. Nothing is impossible for humans who dare to play around with ideas. Even more so when accompanied by the courage to carry them out.
4. Flood yourself with a world of possibilities. This can be done by reading, seeing, trying, and talking positively to yourself (Qurnain, 2015).

Conclusion

Entrepreneurial activities have actually existed since the 18th century, namely since the invention of a steam-powered machine tool by a man named James Watt. The main objective of entrepreneurial activities at that time was not solely profit-seeking, but more emphasis was placed on the growth and expansion of an organization. Entrepreneurship is a process of applying creativity and innovation to solve and seek opportunities from problems faced by everyone in everyday life.

The way for someone to have a business opportunity is a strong determination to start. Because basically everyone has the same opportunity. Starting from the interests and talents that are owned then have a target, focus and be consistent and learn a lot from successful entrepreneurs.

References

- Amalin, R. L., SA, R., & Maftukhatusolikah. (2023). The Role of Indonesia's Islamic Philanthropic Institutions in Poverty Alleviation During the Covid 19 Pandemic 2022. *Ilomata International Journal of Social Science*, 4(3), 403–418. <https://doi.org/10.52728/ijss.v4i3.825>
- Annaisabiru, A. (2018). *No Title*. <https://www.ruangguru.com/blog/faktor-faktor-yang-memengaruhi-permintaan-dan-penawaran-uang-docx>
- Antasari, R. R., Nilawati, N., Adib, H. S., Sari, R. K., & Sobari, D. (2022). Gender Mainstreaming Problems in Student Organizations at Islamic Religious Colleges. *AL-ISHLAH: Jurnal Pendidikan*, 14(2), 2161–2172. <https://doi.org/10.35445/alishlah.v14i2.1402>
- Anwar, D., Juniawati, M., & Muwazir, M. R. (2023). Potential Analysis of Zakat in Sharia Banking For Alleviating Poverty. *Ikonomika: Jurnal Ekonomi Dan Bisnis Islam*, 8(2), 21–32. <http://ejournal.radenintan.ac.id/index.php/ikonomika/article/view/16554>
- Aulia, N., Randi, R., Alfatiha, M. R., Islami Fatoriq, H., & Panorama, M. (2021). Studi Pemulihan Dan Pengembangan Ekonomi Kreatif Sub-Sektor Kuliner Pasca Pandemi (Covid-19) Dalam Menunjang Pertumbuhan Ekonomi Di Provinsi Sumatera Selatan. *Berajah Journal*, 2(1), 177–187. <https://doi.org/10.47353/bj.v2i1.71>
- Azwari, P. C., & Jayanti, S. D. (2022). Impact of Third-Party Funds and Capital Adequacy Ratio on Profit Sharing Financing. *International Business ...*, 6(1), 63–70. <https://journal.stebilampung.ac.id/index.php/ibarj/article/view/236%0Ahttps://journal.stebilampung.ac.id/index.php/ibarj/article/viewFile/236/154>
- Azwari, P. C., Naz'aina, Barkah, Q., Nurliati, A., Taufik, A., Rizki, M., & Mulyani, N. (2023). Organizational Culture, Financial Reporting Quality, and Good Governance: Evidence From Islamic Financial Institutions. *Corporate Governance and Organizational Behavior Review*, 7(3), 131–143. <https://doi.org/10.22495/cgobrv7i3p11>
- Barkah, Q. (2014). Kedudukan Dan Jumlah Mahar Di Negara Muslim. *AHKAM: Jurnal Ilmu Syariah*, 14(2), 279–286. <https://doi.org/10.15408/ajis.v14i2.1286>
- Barkah, Q., Chalidi, C., Rochmiyatun, S., Asmorowati, S., & Fernando, H. (2023). The Manipulation of Religion and The Legalization of Underage Marriages in Indonesia. *Samarah*, 7(1), 1–20. <https://doi.org/10.22373/sjhc.v7i1.13316>
- Barkah, Q., Huzaimah, A., Rachmiyatun, S., Andriyani, & Ramdani, Z. (2022).

- Abandonment of Women's Rights in Child Marriage; An Islamic Law Perspective. *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial*, 17(2), 383–411. <https://doi.org/10.19105/al-Ihkam.v17i2.6725>
- Bayumi, M. R., & Diem, M. J. (2023). *Sharia Business Ethics Fight for a More Sustainable Post-Pandemic Recovery*. 4(3), 890–909.
- Bayumi, M. R., & Jaya, R. A. (2018). Building Integration and Interconnection in Islamic Economic System To Create Islamic Solutions in Solving Social Problems. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 7(1), 59–80. <https://doi.org/10.22373/share.v7i1.2293>
- Hartini, T. (2018). ANALISIS PENGARUH FIRM SIZE DAN PROFITABILITAS TERHADAP ISLAMIC SOCIAL REPORTING (ISR) DENGAN EARNING GROWTH SEBAGAI VARIABEL MODERATING PADA JAKARTA ISLAMIC INDEX (JII). *NURANI, VOL. 18, N*, 137–150.
- Huzaimah, A., Abdillah, M., Laila, N. Q., Tamudin, M., & Puji Astuti, T. M. (2023). Disregarding the Reproductive Rights of Women in Child Marriage in Indonesia. *Samarah*, 7(2), 1097–1120. <https://doi.org/10.22373/sjhk.v7i2.17392>
- Huzaimah, A., & Aziz, S. (2018). Urgensi Penerapan Lembaga Dwangsom (Uang Paksa) Pada Perkara Hadhânah di Pengadilan Agama dalam Perspektif Maqâshid al-Syarî'ah. *Al-'Adalah*, 15(1), 125. <https://doi.org/10.24042/adalah.v15i1.3383>
- Ikhsan, A., Panorama, M., & Badaruddin, K. (2023). *Self Accounting System Dalam Perspektif Al- Qur ' an: Sarana Pendidikan Untuk Mewujudkan Manusia Sebagai Khalifah Dimuka Bumi*. 2457–2470. <https://doi.org/10.30868/ei.v12i03.4443>
- Kasidi, K. (2020). TANTANGAN KEWIRAUSAHAAN DI ERA EKONOMI DIGITAL. *Journal of Economic Education and Entrepreneurship*, 1(1), 17. <https://doi.org/10.31331/jeee.v1i1.1223>
- Lidyah, R., Mismiwati, Hartini, T., Akbar, D. A., Africano, F., & Anggreni, M. (2020). The Effect of Audit Committee, Independent Commissioners Board And Firm Size on Audit Delay Through Capital Structure as An Intervening Variable In Sharia Bank. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 17(7), 11313–11325.
- Luqman Hakim, M., Mitra, P., Nabila, F., Al-Badawi, A., & Panorama, M. (2021). the Role of Ziswaf'S in Restrukturing Indonesia Economy in Covid-19 Era. *Berajah Journal*, 2(1), 167–176. <https://doi.org/10.47353/bj.v2i1.70>
- Maliah, & Panorama, M. (2022). The Role of Neutral Information and Accounting Information of Women Investors in Investing in the Sharia Capital Market. *International Journal of Economics, Business and Management Research*, 06(01), 26–40. <https://doi.org/10.51505/ijebmr.2022.6103>
- Mismiwati, Arifia Nurriqli, Nurlia, W. L. (2023). Liquidity And Leverage's Impact On Profitability From 2018 To 2022. *International Journal of Economics and Management Research, Vol. 2 No.*, 174–183.
- Mismiwati. (2020). INVESTIGATION OF PROFIT SHARING AND FINANCIAL

- PERFORMANCE TO PROFIT DISTRIBUTION MANAGEMENT. *Eurasia: Economics & Business*, 2507(February), 1–9.
- Mismiwati, M., Haryadi, H., Arum, E. D. P., & Lubis, T. A. (2022). The role of profit management in mediation of financial performance and transparency towards profit distribution management in sharia commercial banks. *International Journal of Research in Business and Social Science (2147-4478)*, 11(1), 138–151. <https://doi.org/10.20525/ijrbs.v11i1.1541>
- Muhammad Syarifati, B., & Panorama, M. (2022). Maysir Element Analysis in Binary Option Platform Case Study of Iq Option Application. *Indonesian Journal of Multidisciplinary Science*, 1(10), 1202–1210. <https://doi.org/10.55324/ijoms.v1i10.182>
- Mustafa, J. A., Bani Atta, A. A., Bani Ahmad, A. Y., Shehadeh, M., & Agustina, R. (2023). Spillover Effect in Islamic and Conventional Fund Family: Evidence from Emerging Countries. *WSEAS Transactions on Business and Economics*, 20, 1042–1059. <https://doi.org/10.37394/23207.2023.20.95>
- Nugraha, A. E. P. (2017). START UP DIGITAL BUSINESS: SEBAGAI SOLUSI PENGGERAK WIRAUSAHA MUDA. *Jurnal Nusamba*, 2(1), 1–9.
- P, E. C. (2009). Entrepreneurship Capital. *FE Universitas Indonesia*, 10–32.
- Panorama, M. (2017). International Journal of Economics and Financial Issues Effect of Monetary Aspects on the Performance of Islamic Banks in Indonesia. *International Journal of Economics and Financial Issues*, 7(4), 76–85. <http://www.econjournals.com>
- Panorama, M., Cahaya, P., & Muhajirin, A. (2022). *Analysis of Community Development Programs through social and economic mapping in Kertapati Village , Palembang , South Sumatra , Indonesia*. 27(4), 40–46. <https://doi.org/10.9790/0837-2704014046>
- Qurnain, N. (2015). PROBLEMATIKA MENCIPTAKAN WIRAUSAHA MUDA. *Iqtishadia*, 2 No. 1, 78–90.
- Rusdi, M., & Tjahjono, H. K. (2023). Does Extraversion, Agreeableness and Collectivism Leverage Levels for Job Involvement? *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 10(1), 155–171. <https://doi.org/10.24252/minds.v10i1.35537>
- Safitri, R., Lidyah, R., & Rachmania, R. (2022). Profitability, Good Corporate Governance, Dividend Policy, and Firm Value at ISSI. *Etikonomi*, 21(1), 139–152. <https://doi.org/10.15408/etk.v21i1.16524>

Attachment to Community Service

