

JURISPRUDENSI

Jurnal Ilmu Syari'ah, Perundang-undangan dan Ekonomi Islam
<https://doi.org/10.32505/jurisprudensi.v16i2.11405>
Vol. 17 No. 2 (Juli-Desember 2025): 367-381

The Influence of the Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, and E-Commerce Adoption on Business Performance among Muslim Women Entrepreneurs

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Submission	Accepted	Published
May 20, 2025	Nov 20, 2025	Des 12, 2025

Abstract

The development of digital technology and the values of Islamic entrepreneurship can serve as an important foundation for improving business performance, particularly for Muslim women entrepreneurs. However, in reality, many business actors still face limitations in optimally integrating spiritual perspectives, Islamic business ethics, and the use of digital technology. This study aims to analyze the influence of Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, and E-Commerce Adoption on Business Performance among Muslim women entrepreneurs in Surabaya. The research methodology employs a quantitative approach with primary data obtained through the distribution of online questionnaires. The sampling technique used is purposive sampling with a total of 129 respondents. Data analysis was conducted using Structural Equation Modeling – Partial Least Square (SEM-

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PLS) with the SmartPLS 4.0 software. The findings indicate that the Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, and E-Commerce Adoption have a positive effect on Business Performance among Muslim women entrepreneurs in Surabaya.

Keyword: *Entrepreneurship, Spiritual, E-commerce*

Abstrak

Perkembangan teknologi digital dan nilai-nilai kewirausahaan Islam dapat menjadi landasan penting dalam meningkatkan kinerja bisnis, khususnya bagi pengusaha wanita Muslim. Namun, realitasnya masih banyak pelaku usaha yang menghadapi keterbatasan dalam mengintegrasikan perspektif spiritual, etika bisnis Islami, dan pemanfaatan teknologi digital secara optimal. Penelitian ini bertujuan untuk menganalisis pengaruh Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, dan E-Commerce Adoption terhadap Business Performance pada pengusaha wanita Muslim di Surabaya. Metodologi penelitian ini menggunakan pendekatan kuantitatif dengan data primer yang diperoleh melalui penyebaran kuesioner secara online. Teknik pengambilan sampel yang digunakan adalah purposive sampling dengan jumlah responden sebanyak 129 orang. Analisis data dilakukan menggunakan Structural Equation Modeling – Partial Least Square (SEM-PLS) melalui perangkat lunak SmartPLS 4.0. Hasil penelitian menunjukkan bahwa Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, dan E-Commerce Adoption berpengaruh positif terhadap Business Performance pada pengusaha wanita Muslim di Surabaya.

Kata Kunci: *Entrepreneurship, Spiritual, E-commerce*

Introduction

The development of digital technology over the past two decades has brought profound changes to both global and local economic systems. This transformation is not limited to technical aspects but also reshapes consumption patterns, societal behavior, and the structure of business competition. In Southeast Asia, the growth of the digital economy has progressed rapidly due to its vast market potential. Panigoro et al. (2023) explain that the dynamics of the region's digital economy are inseparable from the increasingly widespread penetration of digital technology. In line with this, Soori et al. (2023) emphasize that there are five major technologies supporting the accelerated digital growth in Southeast Asia, namely mobile internet, big data, the Internet of Things, knowledge automation, and cloud technology. These technologies strengthen the foundation of the digital economy, thereby expanding the scope of business activities.

More specifically, Indonesia is regarded as one of the countries with significant potential for developing its digital economy. According to Barata (2019)

and Dudhat & Agarwal (2023), Indonesia holds an important position within the Southeast Asian digital economy landscape. Digital transformation in Indonesia has penetrated various industrial sectors, ranging from e-commerce, transportation, financial and banking services, and agriculture, to urban management (Purnamawati et al., 2023). This phenomenon indicates that digitalization has become one of the key drivers of national economic growth. Data released by Google, Temasek, and Bain & Company (2023) projects the value of Indonesia's digital economy to reach USD 110 billion by 2025, with e-commerce as the dominant sector. This upward trend demonstrates the rapid development of Indonesia's digital economy. These figures affirm that digitalization creates vast opportunities for various business actors, including Muslim women entrepreneurs, to leverage technology in developing their businesses (Kamberidou, 2020).

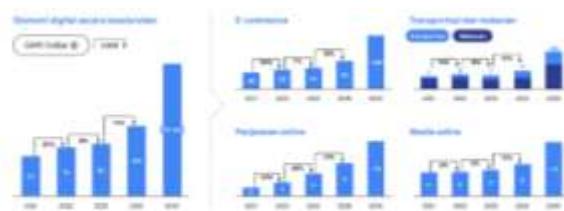


Figure 1. Digital Economy Data in Indonesia

Source: *e-Economy SEA (2023)*

Nevertheless, the vast potential Indonesia possesses in the digital economy cannot be equally utilized by all business actors. Gawer (2022) highlights that many entrepreneurs still face difficulties adapting to the rapid pace of digital transformation. Purwitia et al. (2021) further note that the risk of falling behind in competition increases for those who have not integrated digital platforms into their business activities. This condition reflects a gap between the ideal trajectory of technological advancement and the reality faced by many entrepreneurs. In other words, ideally, the opportunities created by digitalization should enhance competitiveness; however, in practice, some business actors—including Muslim women entrepreneurs—continue to encounter limitations in leveraging technology. This illustrates a central issue that needs to be addressed: how Muslim women entrepreneurs can integrate spiritual values, Islamic business principles, and digital technology adoption to support improved business performance amid increasingly complex competition.

In addition to technological challenges, Muslim women entrepreneurs also face expectations related to the implementation of ethical and spiritual values in business. Octavia et al. (2020) assert that digitalization through e-commerce opens broader opportunities to enhance business performance. Business performance itself is defined as a measure of a firm's success in achieving its objectives, encompassing financial, operational, and customer satisfaction aspects (Gaikwad & Sunnapwar, 2021; Beuren et al., 2022). However, for Muslim entrepreneurs, achieving performance is not solely assessed by profitability but also by adherence to ethical values and social responsibility (Laily et al., 2022). Thus, in the context of

Muslim women entrepreneurs, business success requires a balance between financial achievement and the application of Islamic spirituality and business ethics.

In this regard, the factors influencing business performance have been widely discussed in previous studies. Raza et al. (2023) and Mahyarni et al. (2017) show that the Islamic Entrepreneurship Spiritual Perspective has a positive influence on business performance. Meanwhile, the Islamic Entrepreneurship Business Perspective has also been proven to play a significant role in improving business outcomes, as demonstrated in the studies of Sugiarti & Fauzi (2021), Octavia et al. (2020), and Raza et al. (2023). Another equally important factor is e-commerce adoption, which, according to the findings of Fonseka & Jahanadak (2022), Mahliza (2019), and Octavia et al. (2020), contributes to enhancing business performance. Therefore, these three variables form an essential foundation for explaining the dynamics of business performance among Muslim women entrepreneurs in the digital era.

Based on this conceptual framework, this study aims to analyze the influence of the Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, and E-Commerce Adoption on Business Performance among Muslim women entrepreneurs in Surabaya. This objective is significant, considering that Surabaya is one of Indonesia's major economic centers, particularly in East Java, with a strong MSME ecosystem. Data from the Ministry of Cooperatives and MSMEs (2023) show that approximately 65 million MSMEs are spread across Indonesia, and 60 percent of them are owned and managed by women. Moreover, a survey by the International Finance Corporation (IFC, 2016) reveals that the majority of micro, small, and medium enterprises in urban areas are also managed by women. This indicates not only the substantial number of women-led MSMEs in Indonesia but also underscores the significant role of women in the national economy.



Figure 2. Number of Women-Owned MSMEs in Indonesia

Source: *The Prakarsa (2020)*

This study is expected to provide both theoretical and practical contributions. Theoretically, it seeks to fill an empirical gap regarding how the integration of spiritual values and Islamic business principles can be combined with digital technology to influence business performance. This is important because most previous studies have emphasized technology adoption and

innovation, yet few have linked these aspects with Islamic spiritual and ethical dimensions (Octavia et al., 2020; Mahliza, 2019; Fonseka & Jaharadak, 2022). Practically, the findings of this study are expected to serve as a reference for Muslim women entrepreneurs in designing business strategies that balance profit attainment, the application of business ethics, and the utilization of digital technology.

At the same time, this study also offers valuable contributions to policy development. Findings based on the realities experienced by Muslim women entrepreneurs in Surabaya can serve as a reference for the government and MSME support institutions in formulating empowerment programs that not only focus on digitalization but also integrate spiritual values and Islamic business ethics. In this way, the results of the study are expected to provide a comprehensive picture of the factors influencing business performance while strengthening the position of Muslim women entrepreneurs as one of the driving forces of the national economy amid the increasingly competitive digital era that demands continuous adaptation.

Literature Review

Research on the Islamic Entrepreneurship Spiritual Perspective is not a new topic, as it has been widely examined by previous scholars using various approaches. Raza et al. (2023), in their study titled; *"Spiritual Perspective and SME Business Performance,"* discuss how spiritual values reflected in entrepreneurial behavior can influence business sustainability. Their findings show that the spiritual perspective has a significant positive effect on improving the performance of small and medium enterprises. The similarity between their study and the present research lies in the shared emphasis on the importance of spirituality in influencing business performance. However, the difference is that Raza's study focuses on SME actors in general, whereas the present research concentrates specifically on Muslim women entrepreneurs in Surabaya by integrating the variables of Islamic Entrepreneurship Business Perspective and E-Commerce Adoption.

Mahyarni et al. (2017), in their study titled; *"The Influence of Spiritual Values in Muslim Entrepreneurship,"* emphasize that religious values such as honesty, trustworthiness, and self-control serve as driving factors for Muslim entrepreneurs in conducting business activities. Their findings indicate that spirituality positively contributes to ethical decision-making, which ultimately enhances business performance. The similarity between their study and the current research is the shared view that spirituality contributes to improving business performance. However, the difference lies in the focus: Mahyarni's study highlights the individual dimensions of Muslim entrepreneurs, while the present study links spirituality with Islamic business ethics and digital technology adoption.

Another relevant study was conducted by Sugiarti & Fauzi (2021) through their work titled; *"Islamic Entrepreneurship Business Perspective and Its Effect on SME Performance."* The study explains that the application of Islamic business principles—such as justice, honesty, and trust—significantly contributes to business success. Their findings affirm that Islamic ethical values in business

practices can strengthen consumer trust and support business sustainability. The similarity between their study and the present research lies in emphasizing the importance of ethical values in improving business performance. However, the difference is that Sugiarti & Fauzi focused solely on the business perspective variable, while the present study combines aspects of spirituality, Islamic business ethics, and digital technology adoption within a single analytical framework.

Octavia et al. (2020), in their work titled; *“Digitalization, E-Commerce Adoption and Business Performance of SMEs,”* investigate how the use of digital technology through e-commerce adoption contributes to the performance of small and medium enterprises. Their findings show that e-commerce adoption has a significant positive impact on improving efficiency, market expansion, and profitability. The similarity with the present study lies in the examination of e-commerce adoption as a driver of business performance. However, the difference is that Octavia’s study emphasizes SMEs in general, while this research focuses on Muslim women entrepreneurs in Surabaya and incorporates elements of spirituality and Islamic business perspectives.

Additionally, Beuren et al. (2022), in their study titled; *“Business Performance Measurement and its Determinants in SMEs,”* analyze factors influencing business performance from the perspectives of innovation, management, and technology adoption. Their findings show that business performance measurement should not be viewed solely from financial aspects but also from operational and customer satisfaction dimensions. The similarity with the current research is the focus on business performance as the dependent variable. However, the difference is that Beuren’s study emphasizes managerial and innovation factors, while this study focuses on integrating spiritual values, Islamic business ethics, and digital technology adoption within the context of Muslim women entrepreneurs.

Similarly, Fonseka & Jahanradak (2022) and Mahliza (2019) also found that e-commerce adoption significantly and positively affects business performance. Both studies share a similarity with the present research in positioning e-commerce as a determinant of performance. However, the difference is that their studies treat e-commerce as a single influential variable, whereas the present research situates e-commerce within an integrated framework alongside spirituality and Islamic business principles.

Based on the review of previous studies, it is evident that research on the Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, E-Commerce Adoption, and Business Performance has been conducted extensively, but these variables are generally examined independently (Raza et al., 2023; Mahyarni et al., 2017; Sugiarti & Fauzi, 2021; Octavia et al., 2020; Beuren et al., 2022; Fonseka & Jahanradak, 2022; Mahliza, 2019). The research gap that emerges is the limited number of studies integrating all four variables into a single, comprehensive framework. Therefore, the novelty of this study lies in emphasizing the integration of Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, and E-Commerce Adoption in explaining the Business Performance of Muslim women entrepreneurs in Surabaya, thereby providing a more holistic understanding of the factors influencing business performance in the digital era.

Research Method

This study falls into the category of field research with a quantitative approach. The method used is an associative quantitative method, which aims to analyze the relationships among the variables under investigation. Primary data were obtained through an online questionnaire distributed to respondents. The research sample consisted of 129 respondents selected using purposive sampling, a technique that determines specific criteria relevant to the objectives of the study. Data analysis was conducted using SEM-PLS (Structural Equation Modeling–Partial Least Squares) operated through SmartPLS 4 software to comprehensively examine the relationships and effects among variables.

The population of this study consists of Muslim women entrepreneurs located in the city of Surabaya. The sample was selected using purposive sampling, totaling 129 respondents. The sample criteria included Muslim women entrepreneurs who own and operate an active business in Surabaya, are between 15 and 64 years old, and have adopted e-commerce. Data were collected through a survey using a questionnaire distributed online via Google Forms. The measurement scale used in the questionnaire was a Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree").

To produce a narrative aligned with scientific writing standards, the initial data obtained from the online questionnaire underwent several stages of processing. The first stage was data cleaning, which involved checking the completeness and consistency of respondents' answers to ensure that no data were missing or invalid. The raw data were then coded and entered into data-processing software, namely SmartPLS 4. The next stage involved testing the validity and reliability of the research instruments, which included outer model analyses such as convergent validity, discriminant validity, and composite reliability. Once the measurement model met the required criteria, the inner model analysis was conducted to evaluate the structural relationships among the variables. The results of the analysis were then interpreted narratively by referring to relevant theories and previous research findings. Thus, the discussion presented is not only descriptive but also logical, in-depth, and comprehensive in accordance with scientific writing standards in the fields of social sciences and management.

Part One Discussion

Respondent Characteristics

This study involved 129 Muslim women entrepreneurs in Surabaya who were selected using purposive sampling based on the criterion of having an active business. Based on age distribution, the majority of respondents were in the 16–25 age group, totaling 72 individuals or 55.8%. This group indicates a growing trend of entrepreneurship among the younger generation starting at an early productive age. A total of 35 respondents (27.1%) were in the 26–39 age range, reflecting a more mature phase of entrepreneurship with greater experience. Meanwhile, 22 respondents (17.1%) were over 39 years old, representing a group with longer business experience. This age variation shows that entrepreneurship among Muslim women in Surabaya is not limited to a particular generation; rather, it is practiced across generations with diverse backgrounds and levels of experience.

In terms of business sectors, the majority of respondents operate in the culinary sector, which is known for its broad market, high demand, and relatively easy entry with limited capital. This sector is also considered fast-growing due to product innovation and digital marketing strategies. Regarding technology utilization, most respondents use digital platforms as their primary business management tools, with Shopee, TikTok, and Instagram being the most dominant platforms. Shopee is chosen for its secure and integrated transaction system, while TikTok and Instagram are utilized as promotional media based on interactive visual content. This illustrates that Muslim women entrepreneurs in Surabaya have adapted well to digital technological developments by integrating local potential with modern platforms to enhance their business competitiveness.

Results of Convergent Validity and Composite Reliability



Figure 2. Results of Convergent Validity and Composite Reliability

Table 1. Composite Reliability and Cronbach's Alpha

Variable	Cronbach's alpha	Composite Reliability	Average Variance Extracted (AVE)
IESP	0.959	0.965	0.775
IEBP	0.969	0.972	0.761
EC	0.951	0.960	0.775
BP	0.972	0.975	0.750

Source: Primary data processed by the author using SmartPLS, 2025

Indicators are considered valid if the factor loading value is ≥ 0.70 (Sholihin & Ratmono, 2021). In Figure 2, all outer loadings of each indicator for Islamic Entrepreneurship Spiritual Perspective (X1), Islamic Entrepreneurship Business Perspective (X2), E-Commerce Adoption (X3), and Business Performance (Y) are valid because they exceed 0.70. All variables have composite reliability values

greater than 0.70, indicating that they meet the required composite reliability criteria. Since the composite reliability for all variables is above 0.70, these variables can therefore be considered to have met the criteria for composite reliability or good reliability.

Cronbach's Alpha Results

The Cronbach's alpha value for the Islamic Entrepreneurship Spiritual Perspective (X1) variable is 0.959, for the Islamic Entrepreneurship Business Perspective (X2) variable is 0.969, for the E-Commerce Adoption (X3) variable is 0.951, and for the Business Performance (Y) variable is 0.972. Cronbach's alpha values are considered acceptable if they are greater than 0.60 (Janna & Herianto, 2021). Based on Table 1, the Cronbach's alpha values exceed 0.60. Thus, these variables have met the Cronbach's alpha requirement and can be considered to have strong reliability.

R-Squared Analysis Results

An R-Squared value of 0.75 indicates a strong model, 0.50 indicates a moderate model, and 0.25 indicates a weak model (Sholihin & Ratmono, 2021). The results show that the variables Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, and E-Commerce Adoption simultaneously influence Business Performance by 96.3%. Therefore, the influence of Islamic Entrepreneurship Spiritual Perspective, Islamic Entrepreneurship Business Perspective, and E-Commerce Adoption can be categorized as strong.

Table 2. R-Squared Results

	R-square	R-square adjusted
BP	0.963	0.962

Causality Test Results

Table 3. Path Coefficients Results

	Original Sample	T Statistic	P Values	Result
Islamic Entrepreneurship Spiritual Perspective -> Business Performance	0.279	2.745	0.007	Accepted
Islamic Entrepreneurship Business Perspective -> Business Performance	0.408	2.511	0.012	Accepted
E-Commerce Adoption -> Business Performance	0.289	2.420	0.016	Accepted

Source: Primary data processed using SmartPLS by the author (2024).

The t-statistic value for the effect of Islamic Entrepreneurship Spiritual Perspective on Business Performance is $2.745 > 1.96$, indicating a significant effect, with a p-value of 0.007; therefore, the hypothesis is accepted. The t-statistic value for the effect of Islamic Entrepreneurship Business Perspective on Business

Performance is $2.511 > 1.96$, also indicating a significant effect, with a p-value of 0.012; thus, the hypothesis is accepted. Meanwhile, the t-statistic value for the effect of E-Commerce Adoption on Business Performance is $2.420 > 1.96$, showing a significant effect, with a p-value of 0.016; therefore, the hypothesis is accepted.

The Influence of Islamic Entrepreneurship Spiritual Perspective on Business Performance

The results of this study indicate that the Islamic Entrepreneurship Spiritual Perspective has a positive and significant effect on the business performance of Muslim women entrepreneurs in Surabaya. The first hypothesis (H1) is accepted with a p-value of 0.007 (< 0.05), which indicates that the higher the application of Islamic spiritual values in entrepreneurial practices, the better the resulting business performance. This finding aligns with the understanding that values such as good intention, religious obligation, and *taqwa* strengthen the moral foundation of business activities and support business continuity.

The study by Raza et al. (2023) supports this finding by showing that spiritual perspectives are closely related to improved SME performance. They emphasize that the orientation of Muslim entrepreneurs is not solely directed at material gain, but also at spiritual goals, such as allocating profits for *zakat* and social activities. This perspective positions spirituality as an element that enhances the blessings (*barakah*) of a business and expands its benefits to the broader community.

The results also align with Mahyarni et al. (2017), who affirm that spiritual values encourage entrepreneurs to conduct their businesses with integrity. Practices such as prioritizing prayer, giving *zakat*, and incorporating supplication and *tawakkul* into business activities demonstrate that spirituality serves as a guide in decision-making. Respondents in this study likewise acknowledged that integrating spiritual values increases customer trust, fosters healthy business relationships, and provides emotional tranquility in business operations.

Findings from the questionnaire show that most Muslim women entrepreneurs in Surabaya understand that business is not solely profit-oriented but also seeks a balance between worldly and spiritual interests. The application of Islamic values makes them more sensitive to social responsibilities, such as creating job opportunities or participating in community programs. This perspective affirms that spirituality is not merely a personal matter but has direct implications for business sustainability and the public image of the enterprise.

Nevertheless, not all studies show similar results. Rulindo (2011) argues that spirituality does not significantly influence entrepreneurial performance because success is more strongly determined by operational factors such as managerial skills, marketing strategies, and resource management. This difference suggests that the impact of spirituality on performance may vary depending on the research context and business conditions.

Overall, the findings indicate that spirituality in entrepreneurship plays an important role as a moral foundation and a motivational driver that supports improved business performance. However, entrepreneurs must still combine

Islamic values with practical skills to build competitive businesses that also provide broader social benefits.

The Influence of Islamic Entrepreneurship Business Perspective on Business Performance

The Islamic Entrepreneurship Business Perspective is proven to have a positive influence on the business performance of Muslim women entrepreneurs in Surabaya. The analysis shows that this variable significantly contributes to improving business management effectiveness, decision-making processes, and the optimal use of resources. The second hypothesis (H2) is accepted, indicating that the higher the implementation of Islamic entrepreneurial principles, the better the resulting business performance. These principles include honesty, justice, trustworthiness, transparency, and adherence to religious values in all business activities. Such values serve as both an ethical foundation and a sustainability strategy for Muslim women entrepreneurs.

The findings align with the study conducted by Raza et al. (2023), which demonstrates that the Islamic entrepreneurship perspective significantly enhances SME performance by fostering harmonious relationships between business actors and their customers. The study highlights that business practices rooted in justice, honesty, and *amanah* generate higher levels of customer trust. Similarly, Sugiarti & Fauzi (2021) affirm that the implementation of Islamic business principles positively affects not only financial performance but also long-term business sustainability. Applying Islamic values enhances competitiveness while maintaining a strong and positive image in the eyes of consumers.

Bagis et al. (2022) also found that the Islamic entrepreneurship perspective strengthens business competitiveness by embedding Islamic ethical values in every operational process. Their findings show that Islamic ethics can guide business strategy development in areas such as marketing, operational management, and human resource management. These insights support the findings of this study in Surabaya, confirming the importance of the Islamic Entrepreneurship Business Perspective as a factor that directly contributes to improved business performance.

Field data from the survey of Muslim women entrepreneurs in Surabaya illustrates that most respondents internalize Islamic principles in their daily business activities. This is evident in consistent honesty during transactions, upholding *amanah*, and providing fair services to customers. The application of Islamic values helps entrepreneurs build customer trust, expand business networks, and strengthen competitiveness amid growing market competition. In other words, Islamic entrepreneurial practices function not only as moral norms but also as practical strategies that enhance business performance.

However, not all studies present similar conclusions. Anisah et al. (2011) found that Islamic entrepreneurship does not always have a significant impact on improving business performance. They argue that the main challenge for entrepreneurs lies in integrating Islamic values with more pragmatic business practices such as marketing strategies, product innovation, and risk management. This suggests that although Islamic values provide a strong moral foundation,

business success remains highly dependent on technical skills and managerial strategies.

These differing findings indicate that the influence of the Islamic Entrepreneurship Business Perspective on business performance is contextual. In the case of Muslim women entrepreneurs in Surabaya, Islamic values serve as guiding principles in developing sustainable business models that are aligned with sharia principles. The integration of Islamic values with operational strategies has been shown to produce positive impacts, both materially—through increased profits and business growth—and spiritually, through blessings (*barakah*), emotional tranquility, and personal satisfaction. Thus, the Islamic business perspective not only strengthens competitiveness but also contributes to creating businesses that promote collective welfare and long-term sustainability.

The Influence of E-Commerce Adoption on Business Performance

E-commerce adoption plays a strategic role in enhancing the business performance of Muslim women entrepreneurs in Surabaya. The findings show that the use of e-commerce contributes to increased operational efficiency, broader market reach, and stronger customer interaction. By utilizing digital platforms, entrepreneurs can market their products more widely—not only within the local area but also reaching national and even international markets. This impact is evident in improved sales performance, reduced operational costs, and the ease of managing business processes in real time. These findings support the third hypothesis (H3), which states that E-Commerce Adoption has a positive influence on Business Performance.

This study aligns with previous research such as Mahliza (2019) and Octavia et al. (2020), which found that the application of e-commerce improves operational efficiency and customer satisfaction. Through e-commerce, entrepreneurs can streamline distribution chains, accelerate transactions, and provide ease in payment processes. The effect is not merely an increase in sales but also the ability to maintain long-term relationships with customers. Thus, e-commerce functions as a strategic tool that strengthens the competitiveness of small and medium enterprises in the digital era.

Fonseka & Jaharadak (2022) emphasized that the success of e-commerce adoption does not depend solely on the availability of digital platforms but also on the readiness of business actors to master the technology. This readiness includes the entrepreneur's ability to manage online stores, use digital media for marketing, and integrate electronic payment systems. Adequate technological infrastructure is another crucial factor because without stable internet connectivity and appropriate devices, e-commerce utilization cannot operate optimally. In other words, e-commerce adoption becomes effective only when accompanied by sufficient human resource capability and technological support systems.

Ahmad et al. (2019) found that the use of social media does not always significantly impact business performance. This indicates that not all forms of digital technology contribute equally, depending on how entrepreneurs utilize the technology. In the context of Muslim women entrepreneurs in Surabaya, the findings of this study show that although social media has its limitations, e-

commerce platforms directly provide a significant impact on business growth. This is because e-commerce offers a more structured ecosystem for transactions, customer management, and data-driven sales analysis.

In practice, Muslim women entrepreneurs in Surabaya use e-commerce to market Muslim fashion products, culinary items, and halal beauty products. Through these digital platforms, they can increase product visibility, attract more customers, and facilitate transactions. E-commerce also helps them record sales, manage inventory, and plan promotional strategies based on data analytics. These factors substantially enhance Business Performance in terms of financial outcomes, operational processes, and market development.

This study illustrates that e-commerce adoption is not merely about using technology but represents a strategic adaptation to shifting consumer behavior, which is increasingly digital. In an increasingly competitive market, Muslim women entrepreneurs who are able to master digital technology have greater opportunities to survive and grow. Thus, e-commerce adoption functions as an essential instrument for ensuring business sustainability, strengthening competitiveness, and achieving optimal business performance among Muslim women entrepreneurs in Surabaya.

Conclusion

This study explores the influence of the Islamic Entrepreneurship Business Perspective on Business Performance among Muslim women entrepreneurs in Surabaya. The findings indicate a significant positive relationship between the application of Islamic entrepreneurial values and improved business performance, consistent with previous research. However, the study also reveals that challenges in integrating Islamic principles with modern business practices can affect the outcomes. Therefore, it is important for entrepreneurs to continually develop strategies that combine Islamic values with effective business practices.

The limitations of this study are acknowledged, as its focus is restricted to one geographic area and one specific demographic group. To enhance generalizability, future research is advised to include more diverse samples, including entrepreneurs from different sectors and regions. Additionally, future studies may explore new variables such as digital innovation, technology adaptation, and Islamic business sustainability in the digital era. This will provide more comprehensive insights into how Islamic entrepreneurial perspectives can be effectively applied across various contexts to improve business performance.

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