

**Christian Entrepreneurship in Muslim Majority Country**  
**Study Case : The Republic of**  
**Indonesia**

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**ABSTRACT**

In running a business, an entrepreneur needs to be creative in determining their way of trading according to the norms they believe in. In business management theory, there are many types of entrepreneurship, and Christian entrepreneurship is one of them. Including faith in the enterprise can help some businesses get more value. This paper will help some entrepreneurs get the proper perspective on using Christian entrepreneurship as their business system in Indonesia.

**Keywords :** Christian entrepreneurship, Business, Entrepreneurship

**INTRODUCTION**

Entrepreneurship is the pursuit of forming, organizing, and scaling a business. It involves incorporating innovation, skills, and vision to invent new products, services, or concepts that satisfy market demand and build value for a target audience (Jeffrey A. Timmons, 2008). Those who select this track constantly assume financial risks and demand resilience and problem-solving skills (Zimmerer, 1996). Entrepreneurship also applies to different styles of self-employment, such as online content creators and counselors. Entrepreneurship stands comprehended as the creation or extraction of monetary value in forms that commonly entail exceeding the minimal amount of risk (considered by a standard business) and potentially affect values excluding simply economic ones. The definition of thriving entrepreneurship submitted by Morris, Kuratko, and Covin (2010) emphasizes the

essential talents and competencies required for success. They retain the capacity to specify and capitalize on opportunities. Manage and extend a business enterprise. Also, innovate, take risks, and create value for stakeholders (Casadesus-Masanell dan Zhu, 2013). These characteristics and skills are critical for successful entrepreneurship which help entrepreneurs to distinguish themselves from the competition and provide worth for consumers. The definition from Yufifi (2023) is that entrepreneurship is a creative procedure that forms the generation and testing of new concepts, the identification of opportunities, and the creation of worth for consumers, employees, investors, and the community, it is fraught with uncertainty and risk. In the entrepreneurial procedure, this vision emphasizes the need for innovation, risk-taking, and value generation. Even in uncertainty and risk, prosperous entrepreneurs can discover and pursue prospects.

Dayna Winter (2023) wrote on her website that an entrepreneur is a person who creates and executes a business, conceivably carrying on financial or personal risk in the process. But this definition ignores the more nuanced aspects—the passion, the guts, the passion to bring

ideas to life, the movement to solve a problem. Gold & Rodriguez, (2018) mentioned that entrepreneurship is as considerably a mindset as an occupation. The definition of an entrepreneur is not bound by a particular set of individual traits or movements. The representation of entrepreneurs can be applied to several entrepreneurial ventures (Renko, 2012). Anyone earning money through self-dependent pursuits can be regarded as an entrepreneur. In 1907, Frederic Howley depicted an entrepreneur as an uncertainty bearer and motivator. In 1921, Frank Knight stated that an entrepreneur is a risk taker. In 1928 Joseph Schumpeter affirmed that an entrepreneur is not only an innovator but a profit-maker, as well. The entrepreneur is commonly seen as an innovator, a source of new visions, services, and industry or operations. Adam Hayes (2024) writes that entrepreneurs play a critical role in an economy, using the skills and initiatives required to predict demands and bring promising new ideas to the market. Entrepreneurs are business people who can deduct and dispatch the availability of business opportunities in each scenario (Syed Babu HB, 2020). They will utilize this opportunity to create new products by employing new production methods in different markets.

Christian entrepreneurship is not a new concept, but a retrieval by unfulfilled business leaders to the sense of "reaching" enjoyed by fellow laity in the U.S.A. and Western Europe (Anderson, 1999). The Christian purpose is to develop an enterprise that blends excellence and entrepreneurship with Christian Biblical and theological perspectives. The topic of entrepreneurship has been extensively researched by Timmons and Spinelli in 2007, and also by Deakins and Freel in 2009. However, Christian entrepreneurship has not been the subject of notable academic examination (Daniel, 2019). The researchers consider this paper to be exploratory analysis, with the view to perform further investigations in this essential research area in the future. Jola (2012) mentioned that Christian entrepreneurship is a process that is currently taking place amidst the competitive currents of globalization and transformation, therefore it needs to be managed well so that it is sustainable and survives in its environment.

Indonesia has a significant potential for Entrepreneurship. As in the multinational scope, entrepreneurship is one of the benchmarks for whether a country is progressing or not. Achmad Musyadar (2022) quoted that countries with high levels of entrepreneurship can be categorized as developed countries, whereas countries with low levels of entrepreneurship can be categorized as developing countries. Sabira (2019) added that in Indonesia, entrepreneurship study is only available in certain schools or universities. Musyafak (2023) stated, in line with developments and challenges such as the economic crisis, understanding of entrepreneurship both through formal education and training at all levels of entrepreneurial society is developing. Recently, discussions about entrepreneurship have become increasingly widespread, especially with the emergence of the Industrial Revolution 4.0 where technology dominates people's activities, specifically in Indonesia. The advancement of the Internet and the formation of entrepreneurial communities have also had an impact on the growth of entrepreneurship in Indonesia. Communities such as Tangandi Atas (TDA), Indonesia Young Entrepreneur (IYE), or any communities formed from Internet Forums such as Kaskus Entrepreneur Corner (EC) (Linggar, 2019). The Presidential Regulation of the Republic of Indonesia Number 2 of 2022 defined that national Entrepreneurship Development in Indonesia is carried out by following certain norms, with an emphasis on creating and developing an Entrepreneurship Ecosystem that supports innovation and creativity for each phase of Entrepreneurship. Every action to develop entrepreneurship must follow certain standards, procedures, and criteria, according to

the Entrepreneurial phase (European Commission, 2008). In implementing National Entrepreneurship Development. There are three interrelated functions, namely the core function, regulatory function, and implementation function.

## **METHOD**

Calderon (2006) defined descriptive research as a purposive methodology of gathering, studying, categorizing, and tabulating data about prevailing conditions, practices, processes, trends, and cause-effect continue to make adequate and valid interpretations about such data with or without and sometimes minimal assistance of statistical methods. This method ascertains conquering conditions of facts in a group under analysis that gives either qualitative or quantitative, or both, descriptions of the general characteristics of the group as results. Descriptive research is described as an analysis method that explains the characteristics of the population or phenomenon that is analyzed (Sukmadinata, 2012). This method concentrates more on the “what” of the analysis subject preferably than the “why” of the research subject.

This study addresses the following key research questions:

1. Is Christian Entrepreneurship effectively used in the Indonesian market as a Muslim-majority country?
2. Is Christian Entrepreneurship suitable for the regulations of the Indonesian market as a Muslim-majority country?
3. Is there an opposite procedure between Christian Entrepreneurship and government policy regarding entrepreneurship in Indonesia as a Muslim-majority country?

## **DISCUSSION & RESULTS**

Daniel, Angelica, and Sugeng (2024) mentioned that the younger generation prefers to be an employee in a company rather than an entrepreneur. In fact, the prosperity of a country depends on the progress of entrepreneurship because entrepreneurship is the key to the success of a country's economy. Ismoyo (2021) says that Indonesia's entrepreneurship ratio is only 3.47 percent out of 270 million Indonesian population. As recorded in the 2019 Global Entrepreneurship Index data, Indonesia is ranked 74th out of 137 countries. With an entrepreneurship ratio of 3.47 percent, Indonesia is lagging because the entrepreneurship ratio in Indonesia is still low.

In a world where industry often seems detached from a spiritual aspect, there is a rising demand to sew the gap between profit-making and purpose-driven living. Christian entrepreneurship, rooted in belief and navigated by a higher calling, is changing how we perceive and practice business (Darla, 2023). This paradigm transformation is not specifically about making money; it is about creating a dissimilarity, and it is grounded in the fundamental regulation that every enterprise endeavor possibly be a conveyance for God's work on Earth. The core of Christian entrepreneurship lies in the insight that businesses can be a power for good, discoursing societal needs and promoting community development (Darla, 2023). These entrepreneurs consider their ventures as a holy calling, an option to help others and praise God through their work. Their businesses are not only profit-driven; it is purpose-driven, seeking to make a positive blow to the world (Santosh, 2024). One of the uncommon features of Christian entrepreneurship is the seamless integration of faith into the enterprise sphere. Christian entrepreneurs infuse biblical principles such as love, integrity, and compassion into their business methods. They prioritize truthfulness, morality, creativity, fairness, and build

working places that reflect the teachings of Jesus Christ (Stückelberger, 2016). Linking this section with the previous section, the Book of Genesis will show emphatically that the consequences of humans being created in the image of God are creative, innovative, wise, responsible for a better life (Suwanto, 2020). Some of the Bible passages, Matthew 25:14-30; Acts 18:3 and 2 Thessalonians 3:6-15 are references that show how important it is for God's congregation to be taught to strive for life through economic development and empowerment through entrepreneurship activities. Servants of God must first have a biblical basis for what they do by Bible principles so that what they teach the congregation is a strong message from God's Word for their lives (Cullen, Calitz, Boshoff 2010).

According to Presidential Regulation (PERPRES) Number 2 of 2022 concerning National Entrepreneurship Development for 2021-2024, there are aspects to being an entrepreneur to apply as Honest, motivated to grow, highly committed, and responsible for yourself and the team. As an entrepreneur, there is also a need to be Adaptive, oriented towards opportunities, achievements, and the future, disciplined, brave to take risks, tolerant of uncertainty, innovative, communication, problem analysis, creativity, negotiation, supervision, and leadership methods.

Small and Medium Enterprises (SMEs) are a very consequential sector in the continuity of the Indonesian economy, as regulated in Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises. This law requires the participation of SMEs in economic growth, job creation, and decreasing destitution to create an Indonesia with a just economic democracy. The SMEs Law also shows that SME development is not only under the sight of the central government but is also the responsibility of regional governments. National SME development is described in detail in the 2015-2019 National Medium Term Development Plan (RPJMN), which serves the policymakers in each K/L.

As the majority religion, Islam plays a big part in putting terms and policies for Indonesian entrepreneurship. Some Islamic principles are used in the Indonesian market: passenger, fairness, prosperity, and blessing. Which is similar to what has been taught in the Christian entrepreneurship.

Christian entrepreneurship has been used effectively in many sectors, especially church social activities. According to Dendy Aditya's script on the FISIPOL UGM Creative Hub blog, a successful Christian entrepreneurship result can be seen in YAKKUM (Yayasan Kristen untuk Kesehatan Umum). The church built and controls this firm as a manifestation of their calling in healing efforts completed on February 1, 1950. YAKKUM is a public service institution that serves all Indonesian people without distinction of ethnicity, religion, belief, race, or class. YAKKUM prioritizes service to the poor and marginalized while focusing on service sustainability. YAKKUM, which has aims and objectives in the social and humanitarian fields, carries out activities by establishing facilities and providing health and supporting services, establishing facilities and providing education from kindergarten level to higher education, and establishing places of worship. In 2020, YAKKUM managed 12 hospitals, 14 clinics, four humanitarian/public health service units, and three education units.

A good entrepreneur, rooted in the Bible, has an ethical dimension and is not just about profit. Mentality: creativity, innovation, courage to take risks, and trying to make life better, obtained by God himself, must be accounted for ethically and morally to live together wisely and well, as God created the universe. In other words, the entrepreneurial mentality must be oriented towards shared prosperity (through production, distribution, and transactions), not

greed and personal gain (Suwanto Adi, 2020). The President of The Republic of Indonesia, Joko Widodo, mentioned in the Presidential Regulation of the Republic of Indonesia Number 2 of 2022 National Entrepreneurship Development is carried out by following certain norms, emphasizing creating and developing an Entrepreneurship Ecosystem that supports innovation and creativity for each phase of Entrepreneurship. According to the Entrepreneurial phase, every effort to build entrepreneurship must follow specific standards, procedures, and criteria. There are three interrelated functions in implementing National Entrepreneurship Development: core, regulatory, and implementation. The success of National Entrepreneurship Development can be seen from the composition of the Entrepreneurship phase group. For this reason, this document uses a formula to calculate the entrepreneurship ratio based on the phase. The norms in National Entrepreneurship Development are mentioned by Armando (2020) as follows:

1. Creation of an Entrepreneurship Ecosystem that Supports Innovation and Creativity. An Entrepreneurship Ecosystem is built from an easily accessible market, availability of Human Resources, workforce, financing sources, support systems (coaches, trainers, mentors, consultants, assistants, incubators, aggregators, accelerators, Entrepreneurial networks), regulatory framework and infrastructure, education and training systems, and cultural support.
2. Focus on Entrepreneurial Initiative. Entrepreneurial Initiative refers to a person's ability to turn ideas into action. It includes creativity, innovation and risk taking, as well as the ability to plan and manage actions in order to achieve goals.
3. Strengthening the Capacity and Prospects of Beginner Entrepreneurs. Beginner Entrepreneurial Capacity and Prospects include specific entrepreneurial abilities to transform the uncertainty of implementing a business idea/plan into a profitable venture.
4. Emphasis on Entrepreneurial Independence. Independence is the readiness and ability to determine what is best for oneself. Entrepreneurial independence is needed to create a life that is equal and equal to others by relying on one's own abilities and strengths.
5. Emphasis on Business Growth and Sustainability. Business growth and sustainability need to be emphasized in continuous efforts directed at creating income, increasing added value, developing business volume, increasing service reliability, and increasing socio economic contributions to the surrounding environment and the economy.
6. Adaptive to Technological Developments. The limitations of social interaction faced in the midst of the COVID-19 pandemic provide lessons about the important role of information and communication technology in implementing National Entrepreneurship Development. This technology is useful in the process of increasing competence, market access, access to capital, developing an Entrepreneurial database, disseminating Entrepreneurship information, expanding program reach, and increasing service efficiency.
7. Responsive to Business Development Phases. Each business requires different coaching according to the stage of business development. Implementation of National Entrepreneurship Development needs to be responsive to different needs between business phases.

After comparing the norms of Christian entrepreneurship with Indonesian government policies, it can be concluded that almost everything conveyed and taught in Christian entrepreneurship is related to what is held out in Indonesia, and there is no opposite regulation between them. This is also a way to realize God's Great Commission and serve Him with full

responsibility, loyalty, and integrity in every aspect of life and business we run.

## CONCLUSION

Entrepreneurs have an essential role in the economic development of a country. Entrepreneurs certainly need to continue to develop their businesses. Many forms of entrepreneurship, including Christian Entrepreneurship, teach entrepreneurship based on biblical principles. As for entrepreneurship in Indonesia, which is a country with a majority Muslim population, there is no need to disregard the Christian Entrepreneurship model. In Indonesia, quite a lot of entrepreneurship policies adhere to Islamic entrepreneurship, which is also similar to Christian entrepreneurship. Moreover, no regulations in Indonesia conflict with the application of Christian Entrepreneurship. Thus, the principles of entrepreneurship in Indonesia and Christian entrepreneurship are similar, which allows entrepreneurs to apply Christian entrepreneurship to carry out various innovations.

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