
**APPLICATION OF ISLAMIC ENTREPRENEURSHIP VALUES (CASE STUDY ON
STUDENT ENTREPRENEURS) MUHAMMADIYAH UNIVERSITY OF
MAKASSAR**

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ABSTRACT

Entrepreneurship is one of the activities to fulfill the needs that are pretty much in demand by various parties. Entrepreneurial activity can be an alternative in terms of solving economic problems. Indonesia is a nation where the majority of the people are Muslims. Muslims are the largest people in the world. However, there are still many Muslims, even those in Indonesia, who are still very minimal interested in building a business or entrepreneurship. Entrepreneurship activities basically in Islam have been taught, trained, and indoctrinated so how to become a fighter, entrepreneur, or entrepreneurship by imitating the nature of the Prophet Muhammad in entrepreneurship and also with the foundation or leading aspect of entrepreneurship contained in the Islamic values of the Qur'an and Hadith. This research was conducted by collecting several concepts which were then compiled from research variables and combined into a new scientific study, using qualitative methods, trying to discover several factors that influence a person's decision to become an entrepreneur. In addition, the purpose of this study is to add a little reference to studies related to Islamic Entrepreneurship values. A country will be strong because of its many strong entrepreneurs.

Keywords: Entrepreneurship, Islamic Entrepreneurship, Islamic Economics

INTRODUCTION

Entrepreneurship or entrepreneurship in the practice of economic activity is also a popular thing in life and is an interesting subject to discuss. Entrepreneurship comes from French which is then translated or literally, namely intermediary. Then, it can be interpreted as independent behavior by being able to combine elements of creativity, taste, to work or



combine elements of creativity, hard work, facing challenges and satisfaction to achieve maximum or desired results. It can also be said that entrepreneurship is a form of effort in terms of maximizing resources that can be used to gain profits or results in business. Entrepreneurship is currently considered the most promising job and is the dream job of many people. Although in practice it can be faced with a fairly high level of risk. Every day millions of people carry out business activities as producers, intermediaries, to consumers.

As a Muhammadiyah university, there is a higher education chess dharma that needs to be obeyed, namely the development of Al-Islam Kemuhammadiyah. How to be able to implement Islamic values in business activities and make them as *core values* or basic values to be able to give color or Islamic values in all activities including business activities so that morals or ethics in Islam are then expected to guide entrepreneurial activities in accordance with rails or the teachings of Islam so that blessings in the eyes of Allah SWT. Talking about business matters, of course we talk about life tasks. By doing business, of course we have worked by making products or services that generate profits. This is then confirmed in the words of Allah SWT, "*Work you, then Allah will see your work, so will His Messenger and the believers and you will be returned to (Allah) Who knows the unseen and the real, then He informs the you what you have done*". (QS At-Taubah 9:105).

Economic problems seem to be the soul of every human being, society, nation and state. Whether we realize it or not, every human being in this world cannot be separated from the economy because this is certainly one of the natures of humans in living their lives. Not to mention the many frauds that occur in the world of entrepreneurship, many form negative attitudes so that in an entrepreneurial activity injustice can arise such as aggressiveness, selfishness, unfair competition, dishonesty, and so on. Therefore, in entrepreneurship, ethical values are also needed to carry out each of its activities because this is also very influential in life. Thus Islamic values are necessary in carrying out entrepreneurial activities such as the main principle determined by Islam in business ethics, namely that transactions in business must be carried out legally and not contrary to Islamic law.

Islamic law has the role of teaching its people about ethics in doing business as has been taught by Rasulullah SAW where when he was young he had done business by paying attention to honesty, friendliness, and applying Islamic business principles in the form of the values of shidiq, amanah, tabligh, and fathonah without forgetting moral values and justice. Ethics like this are very poorly implemented, causing problems. This can be seen from the tendency in doing business that is not good among fellow Muslim entrepreneurs. For example,



entrepreneurs who badmouth their business partners where this is not allowed in Islam. Entrepreneurial rules in Islam explain various ethics that need to be applied by entrepreneurs in running their business so that it is hoped that the business will progress and develop rapidly because it always gets blessings from Allah SWT and guarantees that both entrepreneurs and consumers, each of them will benefit from each other.

In Islam, entrepreneurship is not just an economic activity that is only oriented to gain profit. However, this entrepreneurial activity also has something to do with the nuances of transcendence, which means that entrepreneurship is also an order from Allah SWT because it has religious value. As in the words of Allah SWT " *When you have fulfilled the prayer, then scatter you on the face of the earth and seek Allah's grace and remember Allah as much as possible so that you will be lucky.*" (QS. Al-Jumuah 62:10). On the basis of the philosophy of the verse, entrepreneurship activities must certainly involve the involvement of Allah SWT. Those who carry out entrepreneurial activities should follow and adhere to the values that have been set by Allah SWT properly. The values of hard work, trustworthiness, honesty, not giving up easily and others are the main foundations that have been taught by Allah SWT. By implementing these values, the entrepreneurship activities carried out will certainly get blessings and most importantly do not cause harm to both the business actor and other parties.

By adhering to this foundation, every Muslim in entrepreneurship or any activity in his life will always feel the presence of Allah SWT. This belief must be an integral part of every Muslim in entrepreneurship because entrepreneurship is not merely a worldly orientation but must also have a clear vision of the hereafter. Likewise with *Nawaitu* or intentions in life that must be clear, surrender to Allah SWT. In good entrepreneurial activities we make products or provide services, of course it has given satisfaction, enjoyment, *delivering happiness* or giving happiness to others, of course this is part of the practice of Islamic teachings themselves. The essence of diversity taught in Islam is in the hadith of the prophet compiled by Syekh Yusuf Al-Makassari Al-Bantani namely the essence of religion is *ma'rifatullah* (knowing Allah SWT) by having good morals, maintaining friendship (relations between people) including giving each other happiness. "*And the best human being is the most beneficial for other human beings*" (HR. Al-Qadla'iy in Musnad Asy-Syihaab no. 129, Ath-Thabataaniy in Al-Ausath no 5787).



METHOD

This research is a field research, in this study, the researchers used a qualitative research approach. Based on this research series, the researchers used descriptive research, because in this study it focused on data descriptions in the form of in- depth sentences, which were obtained from informants and various things that have relevance to Islamic values in entrepreneurship.

This research also focuses on how the strategy in realizing Islamic values in entrepreneurship is in accordance with the teachings of Rasulullah SAW based on TAFS (*Tablig, Amanah, Fathonah, Shiddiq*). And the benefits that will be obtained for business actors in Makassar Muhammadiyah University students.

RESULTS AND DISCUSSION

1. Entrepreneurship

Entrepreneurship comes from two words, namely *entrepreneur* and *business*. Wira which means warrior, role model, superior human being, noble character, and the handle of charity. Trying means doing good deeds, doing something, or working. When talking about entrepreneurship when it is associated with Islamic economics, a general perspective usually arises which is imprecise or subjective in nature. Understanding entrepreneurship in English (*entrepreneurship*) or entrepreneurship is a process of developing, identifying, and bringing a vision to life. It can be an opportunity, an innovative idea, or a better way of doing things. Then the end result of the process becomes a new business formed under conditions of risk or uncertainty. Entrepreneurship is also often associated with the term entrepreneur which means virtue, courage, and courage in solving and meeting the needs of life's problems that exist in a person. So, in general, entrepreneurship is one of the activities of boldly creating a new field of business.

Entrepreneurship or entrepreneurship which is often referred to as *entrepreneurship* is a word that is absorbed from the French language, namely *entrepender* which means to do. This word was first introduced by Richard Cantillon in the 18th century AD. In simple terms, entrepreneurship can be interpreted as an ability *to* behave innovatively and think creatively which is used as the basis for the driving force of goals, resources, and processes in facing life's challenges. So according to Tarsis Turmuji entrepreneur is someone who is strong-willed in business who should be an example. Meanwhile, according to Kasmir, the meaning of entrepreneurship in simple terms is a person who has the courage to take risks to open a



business in various opportunities, has the spirit to take risks, is mentally independent and dares to start a business without being overwhelmed by fear or anxiety even in uncertain conditions. Meanwhile, according to Machfoedz, an entrepreneur is a person who is independent in pursuing achievements and dares to take risks to start managing a business in order to earn profits. Not much different, according to Buchari Alma, an entrepreneur is a person who sees an opportunity and then creates an organization or forum to take advantage of these opportunities.

Based on the views of the experts above, it can be concluded that in entrepreneurship there are 3 keywords, namely people who are brave in taking risks, people who are good at seeing and taking advantage of opportunities, and are able to run their businesses and be independent in pursuing achievements so that they should be exemplary. From this definition several important themes can be identified, namely: 1) *Pursuit of opportunities*, being able to read opportunities due to changing situations and the natural environment; 2) *Innovation*, making changes both in the form, method, and the products produced are different and progressing from before; 3) *Growth*, wanting bigger and bigger developments with all the latest innovations and activities to avoid saturation. Allah SWT has ordered Muslims not to be lazy after carrying out the worship that has been ordered, but to spread out on the face of the earth and continue the activities of seeking the grace of Allah SWT. This is revealed in the Al-Qur'an Surah Al-Jumuah verse 10 which reads:

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ ١٠

Meaning:

So when the prayer is finished, disperse in the land and seek of God's bounty, and remember God much that you may succeed.

The verse explains that after performing worship (prayer), then spread out on earth and seek sustenance. **Spread the word and seek some of God's gifts and remember God a lot** is the principle of entrepreneurship. Moving to work is also one of the main reasons that allows a person to have wealth. In addition to the command to seek sustenance, the Qur'an also calls on all people who have physical abilities to try to find means of living for themselves. It is not permissible for anyone under normal conditions to beg or become a burden even from relatives and the state. The Qur'an really appreciates the process of those who have struggled to achieve and obtain gifts or all kinds of means of life that Allah SWT has provided (Mustaq: 2010). In the view of the Al-Qur'an, work and charity also determine a person's position and status in his life. As explained in the Al- Qur'an Surah Al-An'am verse 132 namely:



وَلِكُلِّ دَرَجَةٌ مِمَّا عَمِلُوا وَمَا رَبُّكَ بِغَافِلٍ عَمَّا يَعْمَلُونَ ۝ ۱۳۲

Meaning:

"And each person gets degrees in proportion to what he does. And your god is not unaware of what they do."

Work is also part of worship and jihad, especially if you are consistent with the rules of Allah SWT. Pure intentions and not forgetting Allah SWT in every activity, including entrepreneurship. By working can give a change in a person from all aspects. So that in essence every Muslim is asked to work even though the results cannot be utilized by many people. A person is obliged to work because work is the right of Allah SWT and is a way to get closer to Allah SWT (al-Qordhawi: 2019).

2. Application of Islamic Entrepreneurship Values

a. Honesty value

The results of interviews with FL informants stated that in carrying out the business described they had carried out transparency to potential customers by explaining the details of the products offered by conveying the advantages and disadvantages of the products. This is a form of implementing the value of honesty in the application of Islamic entrepreneurship. The FL informant said that"

"I provide information to potential buyers about the kebab products that I sell, starting from the flavors to the food ingredients that I use if consumers question that."

b. Hard Work Value

The information I got from the MA informant said that "

"I started this business with relatively little capital, but I believe that with hard work, determination, and a strong desire, even though with a little capital, my business can certainly grow and *Alhamdulillah*, I have not experienced failure in running this business. I hope not to fail even though I have to face many obstacles".

In the process of carrying out his business, the informant worked hard to be able to build his business, even though he faced various obstacles, but with hard work and strong effort, the informant was sure that his business would develop.

c. Commitment Value

An equally important value in running a business is the existence of a commitment which is a strong agreement or acceptance of a goal as well as an individual's efforts to be able to run and maintain his business. AR informant said that



“Every day I always get up early to immediately check incoming orders from customers. After that I immediately listed the orders that came in and prepared the tools and materials to make products according to customer orders”.

The attitude carried out by informants every day shows the value of commitment that *entrepreneurs need to have*. With a commitment to get up in the morning against every feeling of laziness that comes to immediately check consumer orders so that they can be produced immediately so that the business being run can continue to grow because it gains the trust of consumers.

d. Accountability Value

Based on the results of interviews with informants, financial records are still carried out by (simple) manual recording. Recording is generally only done to record routine income and expenses every month. The MA informant said that “I have not done financial records” As an *entrepreneur*, making financial reports for the MSME sector is very important because apart from being able to control operational costs in a business with financial records, you can also find out the profit and loss of the business, find out debts and receivables, and calculate taxes. If MSME actors do not have organized financial records in accordance with accounting standards, they can cause losses. Because, operational costs and other costs can be mixed up and missed from the records (Priyo: 2018).

e. Religious Value

The interviewed informants did not forget the religious aspect in the process of running their business. The AG informant said that

"Every day, of course, before starting a business or making a product, I always intend to seek good fortune by running a business, starting with saying basmalah and being grateful for whatever results I get every day. Apart from that, every time the 5 prayers are held, I take a short break to relieve fatigue and boredom as well as to pray to the giver of sustenance”

Becoming an *entrepreneur* who does not forget Islamic values in running his business is not only thinking about the orientation to accumulate wealth or earn income, but how the business being carried out gets blessings.

f. Usefulness Value

Being an *entrepreneur* certainly can get many benefits besides getting profits can also be a means for developing a business, gaining experience, gaining achievements, providing



for the needs of the community or those who need products to earn more income to be of benefit to people in need. The AG informant said that”

"In running my business there is no specific allocation of funds, but every time I get an order or more profit I don't forget the 2% that belongs to people in need by setting aside some small money also for morning alms"

Being a useful human being is the best human being "Khoirunnas A'anfauhum linnas" by sharing then In Syaa Allah there will be a sense of invaluable satisfaction within.

g. The Value of Human Resource Management

Human Resources (HR) is a resource that is dynamic so it requires certain treatment. In managing human resources by prioritizing Islamic values, it will certainly make an *entrepreneur* always prioritize the value of conscience, follow the straight path, so it is very important in a business. Based on the results of interviews with several business actors, including FL informants, said that "

“My business was funded by my parents and is still in the pioneering stage, so I myself am still involved in running this business every day. Ever tried to hire employees but the secret recipe from my business was leaked and there were also several lies made by the employee.

The role of an entrepreneur and an employee is equally important in a business and goodness must start from the leader, where if a business *owner* gives good directions to his employees, has an example as a leader, then he is able to motivate his employees, give good directions, able to clearly assign tasks to employees, provide *rewards* or material prizes or praise to motivate employees. Until they are able to provide *punishment*, sanctions or warnings to their employees if they make mistakes.

Doing entrepreneurial activities will certainly face many challenges and obstacles. Therefore a business actor must have a strong attitude and mentality in order to have strong endurance and competitiveness with other business actors. One of the important principles in *entrepreneurship* is to be brave or out of fear of failure , to be ready to take a stand for the opportunities that arise in life, including the opportunity to set up a business. Besides that, being an entrepreneur is also required to always think optimistically about all efforts that are carried out with such passion and strong will and perseverance so as to create a business that is advanced and continues to grow. This is due to the presence of enthusiasm and strong will as well as persistence in creating an advanced business as well as honing the ability to always think of alternatives to create an idea and strategy for the business that will be carried out.



Humans were created by Allah SWT as the noblest and most perfect creatures. That's why he was given the task of being the caliph on this earth with the advantage of his mind to be able to manage and empower other natural resources to gain benefits and realize a prosperous life. Being an *entrepreneur* is solely not just to seek material wealth regardless of values and ethics in doing business. Its orientation is just to accumulate wealth and be trapped in a hedonic life and of course it will have an impact on the destruction of a business. So it is necessary to have a view in Islam so that an *entrepreneur* has character in building a business well.

Becoming an *entrepreneur* to support the success of his business is inseparable from the application of Islamic values in his entrepreneurial activities. Because Islamic values will influence human reason and behavior in carrying out actions, so that humans will listen to the most honest conscience to help them achieve extraordinary *greatnes*. Islamic values in *entrepreneurship activities* which are reflected in attitudes and behavior will be actions that are based on the establishment. Attitudes that grow within the individual are manifested in the form of actions in various activities that are formed due to daily habits.

Islamic values that must be reflected in the attitude and behavior of an *entrepreneur* include :

1) Tabligh

The nature of *tabligh* means argumentative and communicative. Business actors who have *tabligh* characteristics will convey everything correctly, with weight, and with the right words (*bil hikmah*). If you become an *entrepreneur*, especially a leader in a business, he must be a person who is able to communicate his vision and mission properly and correctly. to employees and other stakeholders. The nature of *tabligh* with its language *bil hikmah* means talking to other people with something that is easily understood and accepted by reason, not conveying something that is difficult to understand. Included in making business presentations must be in language that is easy to understand so that other people can understand the message from the business that we are conveying. This is then explained in the word of Allah SWT as follows:

وَمَا أَرْسَلْنَا مِنْ رَّسُولٍ إِلَّا بِلِسَانٍ قَوْمِهِ لِيُبَيِّنَ لَهُمْ فَيُضِلُّ اللَّهُ مَنْ يَشَاءُ وَيَهْدِي مَنْ يَشَاءُ وَهُوَ الْعَزِيزُ الْحَكِيمُ ۚ

Meaning:

“And when we sent a messenger except for the tongue of his people, to show them to them, and God will mislead whoever will be happy” (QS Ibrahim 14:4).



An entrepreneur, of course, needs to convey the advantages of his product or merchandise honestly or there are no lies, including not deceiving his customers. Entrepreneurs must be good communicators and be able to speak correctly, wisely, and on target with their business partners. Sentences that are spoken feel heavy or weighty. In the Qur'an known as *qaulansyadid* (correct and weighty speaker).

2) Trust

Amanah means being responsible, trustworthy and credible or means the desire to fulfill something that is in accordance with the provisions. *Trust* is also one of the morals of faith. An entrepreneur must have the character of being *trustworthy* because Allah SWT mentions the characteristics of a lucky believer who is able to maintain the trust given to him. Allah SWT says:

وَالَّذِينَ هُمْ لِأَمْتِنِهِمْ وَعَهْدِهِمْ رَاعُونَ ۝ ۸

Meaning:

"And (extremely fortunate) those who keep their trusts and promises." (QS Al-Mu'minun 23:8).

Islamic trading, known as "trading on the basis of *trust*". *Ijarah* contracts that apply the principles of *mudharabah*, *murabaha*, *syirkah* and *wakalah* require all parties to commit all parties to the trust given to them. If there is a party who betrays the *trust* entrusted to him, it can result in the cancellation of the agreement. By maintaining the mandate given to him, an entrepreneur can generate *trust* for all relevant *stakeholders* in his business and business with sharia nuances can rise, as long as the characteristics of the Prophet Muhammad SAW can become the soul of his business actors.

3) Fathonah

Fathonah (wise and intelligent) means a broad knowledge, and the intelligence that is meant is not only intellectual intelligence but also emotional intelligence. There are several characteristics in *fathonah*'s character, namely being wise and knowledgeable, having high integrity, having an awareness to learn, being proactive, empathetic or feeling, emotional maturity, balance, enthusiasm for increasing competence and trying to be the best. Allah SWT says:

لَوْ أَنْزَلْنَا هَذَا الْقُرْآنَ عَلَى جَبَلٍ لَرَأَيْتَهُ خَاشِعًا مُتَصَدِّعًا مِّنْ خَشْيَةِ اللَّهِ وَتِلْكَ الْأَمْثَالُ نَضْرِبُهَا لِلنَّاسِ لَعَلَّهُمْ يَتَفَكَّرُونَ ۝ ۲۱

Meaning:

"If we were to send this Qur'an down on a mountain, you would surely see it bowing to pieces because of the fear of Allah. And we make these parables for humans so that they think." (QS Al-Hasyr 59:21).



The explanation of this verse, Allah SWT gives a warning to mankind to use their minds and minds to the maximum as a means to get guidance, including in thinking about the continuity of their business. People who use their minds well will obey Islamic rules and also the agreements that have been made. On the other hand, if you do not comply with Islamic rules, you are included in people who do not use their minds properly.

4) Shiddiq

The value of *siddiq* (honesty) is one of the qualities of the Prophet SAW that has the meaning of truth and honesty. The right attitude is based on speech and action while honesty is based on speech between the heart and action. Allah SWT commands his people to be honest and create an honest environment. As Allah SWT says:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَكُونُوا مَعَ الصَّادِقِينَ ١١٩

Meaning:

"O you who believe, fear Allah, and be with the righteous." (QS. At-Taubah 9:119).

The implementation of this verse, Rasulullah always be honest with anyone, leaving elements of cheating, manipulation, and lies. Therefore, a businessman must act honestly based on the desire for other people to get the good and happiness he wants by explaining the shortcomings, weaknesses, and advantages of goods and services that are known to others. Seeing the problems that often occur today, many people in general are deceived by the treatment of dishonest or deceptive entrepreneurs by only displaying the advantages of the product and hiding the weaknesses of the product offered. Allah SWT said, *"A big accident for those who cheat. (That is) when people receive measurements from other people they ask to be fulfilled. And when they measure or weigh for others they reduce"* (al-Muthaffifin 83:1-3).

CONCLUSIONS AND RECOMMENDATIONS

Trade that has Islamic values can be realized by making programs that can raise awareness among business people or *entrepreneurs*, especially awareness to instill TAFS traits, namely *Tabligh* (communicative), *Amanah* (trustworthy), *Fathonah* (creative and intelligent), *Shiddiq* (honesty). By applying Islamic values that have been taught regarding entrepreneurial activities or *entrepreneurs* become a benchmark in the entrepreneurial process. By conducting Islamic trade, business actors can compete healthily, the public will also feel comfortable with the establishment of good friendships between fellow business actors, consumers and related *stakeholders*. Besides that, you can also get benefits both worldly and hereafter. Because with



entrepreneurship or *entrepreneurs* by applying Islamic values can get blessings from Allah SWT.

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