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Reconceptualizing Shariah Entrepreneurship Education in the 21st Century: A Pedagogical Framework Based on Maqashid Syariah for Curriculum Development

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Abstract:

Islamic entrepreneurship education faces a critical pedagogical challenge: while existing curricula effectively incorporate Islamic values such as the prohibition of riba and the halal-haram dichotomy, they often fail to integrate these values with 21st-century competencies required for modern business environments, such as critical thinking, digital literacy, and complex problem-solving. This conceptual article addresses this gap by developing a novel pedagogical framework that synthesizes Maqashid Syariah, specifically hifz al-mal (protection of wealth), hifz al-nasl (protection of progeny), and hifz al-bi'ah (protection of the environment), with the 4Cs of 21st-century skills (critical thinking, communication, collaboration, and creativity). Employing a theory synthesis method, this study integrates three distinct theoretical domains: Maqashid Syariah as the ethical foundation, 21st-century competency models as the pedagogical approach, and Bruner's spiral curriculum as the structural design. The study offers three concise contributions: first, it establishes a conceptual bridge between traditional Fiqh Muamalah and contemporary teaching methods; second, it proposes an operational spiral curriculum model for Islamic entrepreneurship; and third, it formulates theoretical propositions to guide future empirical validation. This framework provides a robust foundation for transforming Islamic higher education by aligning ethical values with modern entrepreneurial competencies.

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Introduction (مقدمة)

1.1 Background

Islamic entrepreneurship education in Islamic higher education has seen significant growth in the last 20 years (Lailatussaadah et al., 2023). This growth has not been complemented by sufficient teaching innovations, a deficiency that has been documented in the literature on entrepreneurship education more generally (Ghafar, 2020; Wardana et al., 2020; Saptono et al., 2020; Kisubi et al., 2021). The literature focusing on the Islamic tradition mainly looks at the incorporation of Islamic values such as honesty and justice, as well as the prohibition of *riba*, into business practice (Lailatussaadah et al., 2023). However, these studies do not provide a pedagogical framework to incorporate these values into the field of business education.

The gap widens when the current Islamic entrepreneurship curriculum is examined, as it tends to be stuck in the halal-haram dichotomy of a legal-formal nature in *fiqh muamalah*. This approach is important, but it rarely focuses on the transformative and sustainability dimensions that are required globally and are embedded in the Sustainable Development Goals (Harahap et al., 2023; Raimi et al., 2024; Alhammadi, 2026) and the 21st century education agenda (Trilling & Fadel, 2012; Celik et al., 2024).

Being home to the largest population of Muslims and having one of the fastest growing Islamic economy markets means that Indonesia is uniquely situated to recognize the importance of this issue. The expanding halal industry and Islamic finance will create a demand for people who understand Islamic business law and are innovative in the digital economy (Harahap et al., 2023; Raimi et al., 2024). In this situation, entrepreneurship education will be crucial. Recent reviews suggest that it has the potential to facilitate the real sector and individual capacity building simultaneously (Saptono et al., 2020; Wardana et al., 2020; Saadat et al., 2022). What is lacking are studies on how this education is designed to be contemporary and sufficient for the 21st century, particularly in the case of Islamic educational institutions in Southeast Asia (Lailatussaadah et al., 2023; Ferdinan, 2026). It can be concluded that entrepreneurship education should be reformed.

On the other hand, the 21st century competencies are prevalent in global higher education. It is indicated that these skills are expected in various fields of expertise (Kocak et al., 2021; Wong, 2022; Alenezi, 2021; De Hei et al., 2015; Shu et al., 2020). These competencies are usually described in the 4C framework of critical thinking, communication, collaboration, and creativity. The incorporation of Islamic values with these competencies is very underdeveloped; this is particularly noticeable in the case of entrepreneurship.

1.2 Research Gap

Despite the growing literature on Islamic entrepreneurship education, three critical gaps persist regarding the integration of Maqashid Syariah, 21st-century skills, and curriculum development:

First, there is a pedagogical disconnect between *Fiqh Muamalah* and 21st-century competencies. Existing studies predominantly focus on the normative incorporation of Islamic values—such as the prohibition of *riba* and halal-haram dichotomies—into business content (Lailatussaadah et al., 2023; Hadi, 2021). However, these studies fail to provide a pedagogical mechanism for translating these values into active learning processes that develop critical thinking, communication, collaboration, and creativity (4C). Consequently, Islamic entrepreneurship education remains largely lecture-based and value-transmissive rather than competency-transformative (Ghafar, 2020; Saptono et al., 2020; Rodriguez & Lieber, 2020). What is missing is not merely the inclusion of values, but a systematic instructional design that embeds Maqashid Syariah as the ethical framing through which 4C skills are exercised.

Second, there is an insufficient operationalization of Maqashid Syariah's sustainability dimensions in entrepreneurship curricula. While scholars acknowledge that Maqashid encompasses *hifz al-nasl* (protection of progeny/future generations) and *hifz al-bi'ah* (protection of environment), these dimensions are rarely integrated into entrepreneurial learning outcomes beyond rhetorical mentions (Khakim et al., 2024; Ghoniyah et al., 2024; Raimi et al., 2024). Current curricula do not systematically link these broader Maqashid objectives to contemporary challenges such as sustainable business modeling, green innovation, or intergenerational equity. This gap leaves graduates ill-prepared to address wicked problems that require balancing economic viability (*hifz al-mal*) with social and environmental responsibilities.

Third, there is a lack of structured curriculum models that enable recursive ethical-competency integration. Although Bruner's (1960) spiral curriculum has been applied in general education and mathematics (Takaya, 2008; Gibbs, 2014; Malik et al., 2025), it has not been adapted for Islamic entrepreneurship education. Existing Islamic entrepreneurship models, including the institutional framework by Lailatussaadah et al. (2023), focus primarily on program management and stage-based implementation rather than on the micro-level pedagogical structure of how values and competencies interact across learning levels. Without a spiral design, students encounter Maqashid and 4C as isolated modules rather than as recursively deepening capacities, preventing the internalization of ethical reasoning as a habitual cognitive process.

1.3 Novelty and Contribution

This article aims to:

1. Create a conceptual framework that combines Maqashid Syariah (*hifz al-mal*, *hifz al-nasl*, and *hifz al-bi'ah*) with 21st century skills (the 4C) for Islamic entrepreneurship education.
2. Design an operational spiral curriculum model, based on Bruner (1960)'s spiral principle, to realize this framework, and provide guidelines for the construction of courses and modules at different stages of Islamic higher education.
3. Develop theoretical constructs and a research hypothesis to empirically test this framework.

This study addresses the aforementioned gaps by proposing a novel pedagogical framework that explicitly differs from existing Islamic entrepreneurship education models in three fundamental ways:

First, unlike previous models that treat Islamic values and 21st-century skills as parallel or additive components, this framework positions Maqashid Syariah as the constitutive ethical architecture through which 4C competencies are developed. Rather than teaching *fiqh muamalah* and critical thinking as separate subjects, the proposed integration matrix (Table 1) operationalizes specific pairings, such as *hifz al-mal* x critical thinking for business model analysis, or *hifz al-bi'ah* x creativity for green innovation, ensuring that every competency exercise is simultaneously an ethical deliberation. This represents a shift from value-infused content to value-constituted pedagogy.

Second, this study introduces the first spiral curriculum model specifically designed for Islamic entrepreneurship education. Distinct from linear or stage-based institutional models (e.g., Lailatussaadah et al., 2023), the proposed three-level spiral (Foundation → Development → Transformation) ensures that the same Maqashid-4C intersections are revisited with increasing complexity and contextual ambiguity. This structural innovation enables students to progress from identifying *halal-haram* distinctions to designing sustainable business models that balance

multiple Maqashid objectives under real-world constraints, a pedagogical progression absent in current literature.

Third, this article provides empirically testable theoretical propositions (P1–P5) derived directly from the synthesis framework. While prior conceptual studies on Islamic entrepreneurship education remain largely descriptive or prescriptive, this study formulates specific, falsifiable hypotheses linking particular Maqashid-4C pairings to measurable learning outcomes. This establishes a research agenda that moves the field beyond normative advocacy toward evidence-based curriculum validation.

Collectively, these contributions advance Islamic entrepreneurship education from a paradigm of legal-formal compliance to one of transformative ethical-competency development, offering both a theoretically grounded pedagogical framework and a practical curriculum architecture for 21st-century Islamic higher education.

2. Theoretical Framework

2.1 Maqashid Syariah as an Ethical Framework

Maqashid Syariah encompass the objectives of Islamic law. They serve as the foundation for all ethical and legal determinations in an Islamic framework. In its classic form, it encompasses five safeguards: the protection of the faith (*hifz al-din*), the protection of the self (*hifz al-nafs*), the protection of the intellect (*hifz al-aql*), the protection of the progeny (*hifz al-nasl*), and the protection of property (*hifz al-mal*) (Ibn Ashur, 2006; Auda, 2008; Al-Shatibi, 2009; Nur, 2020; Tumewang et al., 2025). The framework has been adapted to incorporate other concerns such as social improvement and ecology (*hifz al-bi'ah*) (Khakim et al., 2024; Gueye & Mohamed, 2023; Siddiq, 2025; Rusydiana, 2022). Some scholars argue that *hifz al-bi'ah* should not be considered a separate maqashid because its concerns are encompassed in *hifz al-mal* and *hifz al-nasl*. (Auda, 2008). While recognizing the contest, this article follows a broader interpretation.

In the area of Islamic economics and business, Maqashid Syariah has moved beyond the philosophical realm. Hudaefi and Noordin (2019) develop an integrated maqashid index to assess the performance of Islamic banks. Rahman, Tareq, Yunanda, and Mahdzir (2017) develop a Maqashid al-Shari'ah-based performance measurement for the halal industry. Alhammadi, Alotaibi, and Hakam (2022) argue that the ethical performance of Islamic banks in Indonesia can be assessed through the Maqashid al-Shari'ah, and Shinkafi and Ali (2017) identify contemporary Islamic economic studies that employ Maqashid as the main analytical tool. A critical study by Güney (2024) states that the use of maqashid in contemporary Islamic finance is headed in a direction that will inevitably remove its moral-transformative function if it continues to be used as a measuring tool; Khan (2019) and Jan et al. (2021) also suggest that Islamic finance needs to be realigned with the sustainable development goals.

Most of the applications currently available are at the level of industry and financial institutions, not at the level of pedagogy and curriculum development. This essay focuses on one of these areas and presents how Maqashid Syariah can be transformed from an assessment of performance to a foundation for entrepreneurial education.

Al Shatibi categorizes the five basic needs into three categories: primary needs (*al dharuriyyat*), secondary needs (*al hajiyyat*), and tertiary needs (*al tahsiniyyat*) (Ibn Ashur, 2006; Auda, 2008; Al-Shatibi, 2009). In this framework, entrepreneurship goes beyond economic activities. It serves the function of fulfilling *al dharuriyyat*. Working and producing preserve life

(hifz al nafs) and wealth (hifz al mal), while the fair distribution of wealth and the use of business proceeds for the family and the next generation realize hifz al nasl. This theory concurs with the recent scholarly works that consider maqashid as an ethical evaluative framework for all Islamic economic activities (Shinkafi & Ali, 2017; Tumewang et al., 2025).

This article will consider only three of the five dimensions most relevant to entrepreneurship education: hifz al-mal, hifz al-nasl, and hifz al-bi'ah. The relevance of these three dimensions to entrepreneurship rests on the definition of entrepreneurship as the management of wealth (hifz al-mal). Entrepreneurship has intergenerational (hifz al-nasl) and environmental (hifz al-bi'ah) consequences. The dimension of hifz al-aql will not be considered separately from the other dimensions. The protection of the intellect is the foundation of critical thinking, which is discussed in the 4C framework, and therefore hifz al-aql will be considered within the competency dimension, not the value dimension (Auda, 2008). Hifz al-din and hifz al-nafs will not be considered separately, either. Hifz al-din is mainly concerned with individual worship and doctrine (aqidah and fiqh ibadah), which is beyond the scope of an entrepreneurship curriculum focused on muamalah, although it is the implicit theological ground of the framework as a whole. In this article, hifz al-nafs will be considered substantively realized in the hifz al-mal dimension. The protection of the means of livelihood, which is the concern of hifz al-mal, is the way in which entrepreneurship protects life and its means of sustenance. For these reasons, the two will not be juristically separated in this case from a curricular standpoint.

Hifz al-mal (Protection of Wealth): In the context of entrepreneurship, “hifz al-mal” means protecting private ownership as well as ensuring sustainable economic growth, distributive justice, and avoiding exploitative acts (Ifada et al., 2019; Hadi, 2021; Alhamadi, 2026; Menne, 2024; Dastane, 2026).

Hifz al-nasl (Protection of Progeny/Generation): In its traditional sense, this dimension means guardianship of progeny and the integrity of the family (Ibn Ashur, 2006). In the contemporary sense used in this article, it includes responsibility towards future generations in the domain of business as sustainable practices, human resource development, and social responsibility (Ghoniya et al., 2024; Khakim et al., 2024; Rusydiana, 2022). This broad interpretation is consistent with the broader evolution of maqashid that locates the objective of shariah in the welfare of the ummah, and not of the individual (Auda, 2008).

Hifz al-bi'ah (Protection of the Environment): This dimension focuses on one's responsibility to the environment and ecosystems. In the case of entrepreneurship, this means incorporating green business practices and the circular economy, as well as caring for the environment (Gueye & Mohamed, 2023; Piratti & Cattelan, 2018; Masturin et al., 2022; Harahap et al., 2023).

2.2 Twenty-First Century Competencies (4C)

The 4C framework has gained widespread acceptance in contemporary education (Trilling & Fadel, 2012; Kocak et al., 2021; De Hei et al., 2015; Shu et al., 2020; Wang et al., 2022). The four competencies of the framework are interconnected and serve as the basis of learning related to addressing contemporary challenges. It is important to acknowledge that the 4C framework originated in the education of the advanced industrial countries, and was created in response to the requirements of the global labor market (Trilling & Fadel, 2012; Ghafar, 2020). As such, its use in Islamic entrepreneurship education means that there are two main adaptations to this framework. First, the competencies are to be treated as means, not as ends; the end is achieving the maqashid. Second, the ethical component of each competency is to be restored from Islamic perspectives. It can be concluded that from an Islamic perspective, the 4C framework is adopted critically as an operational structure, not as an educational philosophy, and critical thinking is extended beyond efficiency to include justice and responsibility.

Critical Thinking: Being able to critically examine, appraise, and synthesize information is a competency. The ability to analyze business opportunities from both shariah and sustainability perspectives is encompassed in this competency in the case of Islamic entrepreneurship (Kocak et al., 2021; Hasanah & Malik, 2020; Indah et al., 2022; Lonngren, 2021).

Communication: The ability to express ideas through spoken and written language in multiple situations and using different techniques of expression. In regard to the digital environment, this includes the ability to use technology to communicate (Celik et al., 2024; Reksiana, 2024; Al-Rahmi et al., 2015; Ferdinan, 2026).

Collaboration: the ability to work in teams, appreciate diversity, and build partnerships. In the case of Islamic entrepreneurship, this means having the ability to create ethical and inclusive business networks (Ghafar, 2020; De Hei et al., 2015).

Creativity: The ability to think in novel ways to create ideas, inventions, and solutions to problems. This can include innovation at the product, business model, and social level of entrepreneurship. (Wong & Chan, 2022; Wang et al., 2022; Saadat et al., 2022; Shu et al., 2020).

2.3 Bruner's Spiral Curriculum

Bruner (1960) describes the spiral curriculum as an alternative to the linear approach to education. In a spiral curriculum, the same topic is taught multiple times, with additional depth and complexity each time. (Takaya, 2008; Gibbs, 2014; Malik et al., 2025). The spiral curriculum consists of three principles. The first principle is repetition with increasing depth. This means that a topic is introduced with a basic level of complexity, and is revisited multiple times with a more complex level of detail each time. The second principle is inter-concept connectedness. Each new level of learning adds to the complete understanding of the concept. The third principle is meaningful learning. This principle states that for the learning to be meaningful, the students must be able to understand the relevance of the learning to something outside of the learning.

The spiral curriculum supposes that all disciplines possess a fundamental structure. This can be honestly and meaningfully taught to anybody of any age or developmental stage (Bruner, 1960; Takaya, 2008). In higher education, this means that we need not defer the treatment of abstract concepts such as maqashid syariah to the latter stages. At the lower levels, students can be presented with the basics of the ethical dilemmas they will encounter throughout their studies, and indeed their professional lives. These will be succeeded by more elaborated presentations at the upper levels (Gibbs, 2014). It must be added that Bruner's ideas have been criticized. Gibbs (2014) contends that Bruner's version of the spiral is too broad, and that it must be narrowed down through the articulation of the structure of the content being taught; only then will true repetition lead to an increase in depth and not mere repetition. This criticism actually serves to validate the model proposed here. Malik et al. (2025) show that structured repetition with the help of technology can significantly increase students' depth of understanding, although the context is mathematics learning; the finding is relevant as evidence that the spiral principle remains adaptive to the digital medium. As illustrated in Table 2 of Section 5, the spiral can be narrowed down through the explicit articulation of topics, activities, and learning outcomes at each level; the table also shows how each topic appears within the spiral.

In the case of Islamic entrepreneurship education, a spiral curriculum offers the opportunity to incorporate ethical values and shariah principles and build the understanding from identifying halal and haram to creating sustainable and transformative business models (Malik et al., 2025).

2.4 Islamic Entrepreneurship Education

Islamic Entrepreneurship Education is a deliberate effort to nurture entrepreneurial skills with Islamic values (Lailatussaadah et al., 2023; Badrudin, 2021). This education includes the knowledges of shariah principles, fiqh muamalah, and Islamic business ethics; the skills of opportunity recognition, design of business models, and shariah compliant venture management; and the attitudes of honesty, justice, and care of social and environmental issues. However, the current Islamic entrepreneurship education has been criticized for focusing on the legal-formal aspects of halal-haram and for neglecting the development of 21st century skills (Lailatussaadah et al., 2023; Ghafar, 2020; Rodriguez & Lieber, 2020; Wardana et al., 2020). This critique has also been directed at general entrepreneurship education; Weiming (2016), reviewing a decade of entrepreneurship education in Chinese universities, also found that the proliferation of programs did not lead to improvement in teaching methods, and graduates could perform the tasks associated with entrepreneurship, but lacked the ability to think beyond the box, which is the case with Islamic entrepreneurship education.

2.5 Digital Transformation in Education

Digital transformation has definitely affected higher education (Alenezi, 2021; Marks & Al-Ali, 2020; Aditya et al., 2021; Zhang, 2024). The use of digital technologies offers opportunities for Islamic entrepreneurship education. More interactive learning can be accomplished through online learning and multimedia, and digital communication technologies can facilitate learning and do so equitably through distance learning and the use of open educational resources. Innovations in teaching and learning can be accomplished through the use of blended learning and a flipped classroom (Hasanah & Malik, 2020; Zhang, 2024). It is important to note that within the context of Islamic education, digital literacy encompasses more than the technical skills to operate devices and applications. It includes the ability to filter information and maintain academic integrity and use media ethically (Reksiana, 2024; Ferdinan, 2026). Within Islamic entrepreneurship education, this digital literacy is essential in order for students to evaluate whether it is ethical to participate in a given business activity and to see if it is permissible to market a product online. It is important to note that the digital transformation of society poses challenges. These challenges include the digital divide, the need for digital literacy, and the changing role of the educator. This is evident in the research of Reksiana (2024), Ferdinan (2026), and Indah et al. (2022).

2.6 Social Entrepreneurship and Sustainability

Social entrepreneurship is one of the more effective methods to solve social and environmental issues (Shu et al., 2020; Lönngren, 2021). In the context of Islam, the idea of social entrepreneurship complements the objectives of the Syariah, particularly *hifz al-nasl* and *hifz al-bi'ah*. The concepts of green entrepreneurship and sustainable businesses have gained more importance because of the impacts of climate change and environmental destruction (Piratti & Cattelan, 2018; Harahap et al., 2023; Raimi et al., 2024). It is, therefore, vital to incorporate these ideas in Islamic entrepreneurship education.

2.7 Complexity and Wicked Problems

The problems Islamic entrepreneurs are facing are becoming more complex and many are what is known as 'wicked problems'. These are issues that have no simple solutions and require a multifaceted approach (Lönngren, 2021). Issues such as poverty and inequality, as well as the challenges of climate change, require a significant level of critical thinking and creativity. Educators of Islamic entrepreneurship must prepare students to operate in this complex environment with an advanced ethical framework and the necessary 21st century skills. The integration of the Maqashid Syariah and the 4C offers a framework to tackle these challenges. An example of this is the situation of micro-enterprises that produce halal food and balance

sustainability. They have to sell at prices that are affordable to the local community, comply with expensive halal certifications, use environmentally friendly packaging, and cope with fluctuating raw material prices caused by global supply chain disruptions. There is no simple, legal, or formal solution to this problem. This requires an ethical judgment that integrates the maqashid so that the business survives (hifz al-mal), so that jobs are preserved (hifz al-nasl), and so that the business does not harm the environment (hifz al-bi'ah) (Lönngren, 2021; Harahap et al., 2023). These types of cases should be the focus of learning because they urge students to use criticism and creativity under the ethical framework of maqashid.

2.8 Islamic Marketing Ethics

Hadi (2021) and Dastane (2026) argue that one of the pillars of the education of an Islamic businessperson is knowledge of Islamic marketing ethics. Every marketing effort must be built on the pillars of sincerity (sidq), transparency (shafafiyah), and accountability (mas'uliyah). Ethics of Islamic marketing, when dealing with the challenges of the digital realm, must consider issues such as consumer data privacy, discriminatory algorithms, and unethical means of manipulating customer behavior. Entrepreneurship education with an Islamic lens must prepare students to face these obstacles with moral integrity.



Method (منهج)

This article uses the theory synthesis approach (Jaakkola, 2020) to bring together three literature sets that have previously been separate. The ethical framework and the higher objectives come from the Maqashid Syariah literature (domain theory). The 21st-century competency literature (method theory) gives the pedagogical and competency framework, and the spiral curriculum literature (method theory) gives the structural framework for curriculum design. With this synthesis, the article puts forward a new conceptual framework that integrates the three literature sets.

3.1 Synthesis Process

The synthesis process is carried out in three stages:

Stage 1: Identification of Conceptual Components

This stage required identifying the essential constructs from each of the three literatures to be synthesized: the five (and, in wider reading, extended) dimensions of Maqashid Syariah from the literature on Islamic jurisprudence; the four competencies of the 21st century skills (4C) literature; and Bruner's (1960) spiral curriculum's structural principles of repetition, inter-concept connectedness, and meaningful learning. At this stage, only constructs that were directly and defensibly associated with entrepreneurship education were advanced to the next stage.

Stage 2: Mapping the Relationships

Cross tabulation was performed on the constructs that were retained in order to identify the most important pairings between dimensions of Maqashid and the 4C competencies. This generated the integration matrix shown in Table 1. Relevant pairings were defined as the cases where a feasible pedagogical process linking a dimension of Maqashid to a skill could be described. For example, hifz al-mal defined one of the criteria for critical thinking when business plans are analyzed. It was determined that meaningful pairings could be constructed.

Stage 3: Framework Development

Finally, the mapped linkages were added to the conceptual framework (Figure 1). Then, they were operationalized in a three level spiral curriculum model (Figure 2, Section 5). As an enabling layer, digital technology was integrated into the model. Pairings from the full integration matrix that seemed most theoretically sound were advanced as the framework's signature propositions (P1-P3) in Section 4.3. The other pairings from the matrix were not abandoned, and the remaining cells of Table 1 consist of secondary, empirically testable pairings.

Result (نتائج)

4. Conceptual Framework: Integrating Maqashid Syariah and the 4C

4.1 Integration Model

Figure 1 presents the conceptual framework that integrates Maqashid Syariah with 21st-century competencies in the context of Islamic entrepreneurship education.

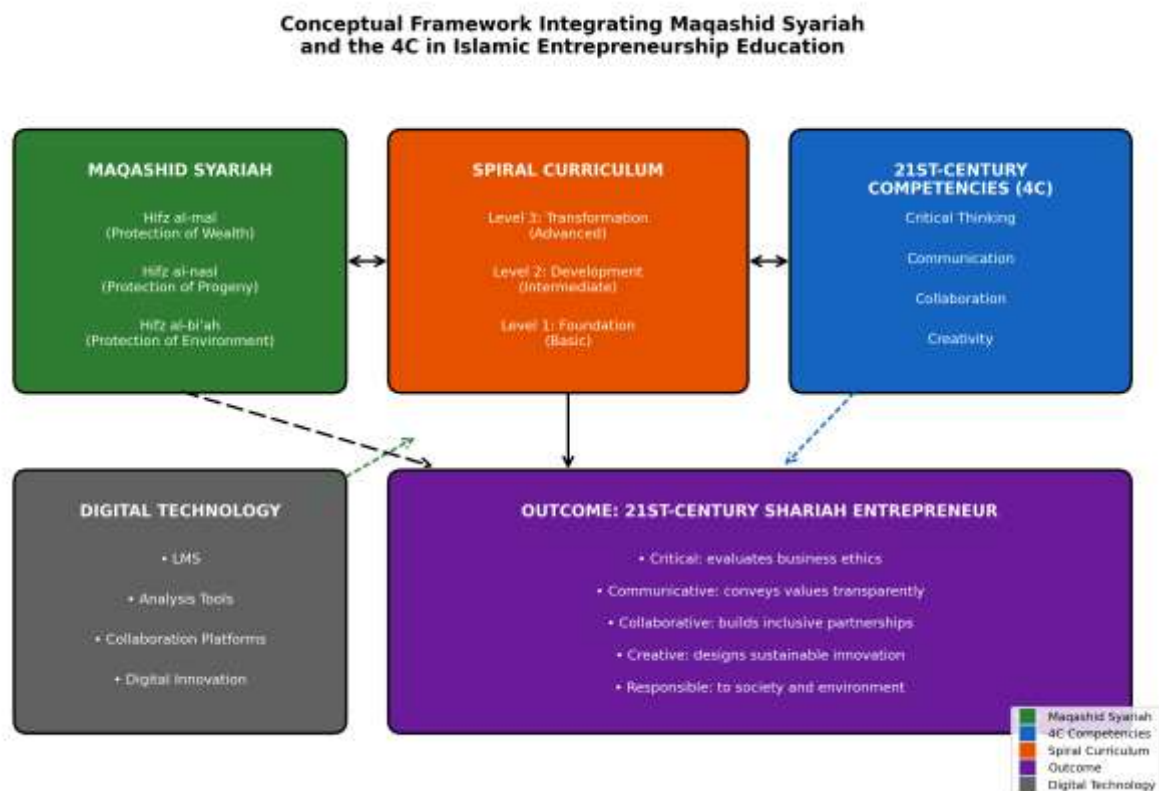


Figure 1. Conceptual Framework for Integrating Maqashid Syariah and the 4C

The framework positions Maqashid Syariah as the ethical foundation, with the three dimensions of Maqashid, namely hifz al-mal, hifz al-nasl, and hifz al-bi'ah providing the basis for the whole learning process. The 4Cs are the core competencies, and the four competencies are learning outcomes integrated with Maqashid values. The spiral curriculum is the structure, and learning is designed in a spiral manner, where the values and competencies are taught recursively, but with greater depth in each successive iteration. Digital technology is an enabler for learning that is interactive and collaborative, and is contextually relevant.

This framework operates as follows. At each spiral level, students encounter a real-world entrepreneurship problem that includes an ethical dilemma, such as choosing between cheap but more environmentally damaging raw materials, or setting a price that is competitive but fair to

suppliers. When confronting this dilemma, the dimensions of maqashid function as a value compass to guide student judgment, and the 4C competencies function as the means to resolve the problem as a whole. Critical thinking helps to organize arguments and evidence; collaboration incorporates stakeholders; creativity generates alternative solutions; and communication provides a means to make a decision and justify it (Shu et al., 2020; Kocak et al., 2021). This way, Islamic values are incorporated in a way that memorizing them is not the end goal. Rather, they are integrated through a continuous process of making more complex decisions.

4.2 Integration Matrix

Table 1 presents the integration matrix between the Maqashid Syariah dimensions and the 4C competencies:

Table 1. Integration Matrix Between Maqashid Syariah Dimensions and the 4C Competencies

Maqashid	Critical Thinking	Communication	Collaboration	Creativity
Hifz al-mal	Critical analysis of business models, risk evaluation, financial ethics	Conveying economic justice values, transparency	Ethical business partnerships, halal networks	Islamic business model innovation, inclusive financial solutions
Hifz al-nasl	Social impact evaluation of business, stakeholder analysis	Social responsibility communication, storytelling	Community collaboration, human resource empowerment	Social innovation, sustainable product development
Hifz al-bi'ah	Environmental impact analysis, sustainability evaluation	Green marketing communication, environmental education	Green partnerships, cross-sector collaboration	Green innovation, circular economy, environmental solutions

4.3 Theoretical Propositions

Based on the conceptual framework above, this article makes the following propositions:

Table 1 provides the twelve theoretically populated cells of the Maqashid × 4C matrix. The propositions that follow represent the three strongest candidates for substantive relevance (one signature competency per dimension of Maqashid), as well as a fourth, cross-cutting proposition for communication. These propositions are the strongest candidates for preliminary empirical validation. The other candidates in Table 1 are not ignored; they are secondary, testable pairs for the research agenda in Section 6.4.

P1: The combination of hifz al-mal with critical thinking will allow students to analyze business models from an Islamic financial ethics and sustainability lens.

P2: The combination of hifz al-nasl with collaboration will allow students to create business partnerships that are inclusive and conscious of the greater good.

P3: The combination of hifz al-bi'ah with creativity will allow students to create sustainable and environmentally safe business innovations.

P4: The combination of the three dimensions of Maqashid with communication will allow students to articulate Islamic values in the differentiating characteristics of the contemporary business world.

P5: Relative to the traditional linear approach, the spiral curriculum model integrating Maqashid and the 4C will be more adequate for the development of Islamic entrepreneurship.

The connection between these propositions must be clear to avoid merely making statements. In general, the intersection of values and competencies happens through three cognitive processes. The first process is framing. This is where students identify the maqashid dimensions to evaluate what is ethically at stake, and then use the 4C competencies to solve the

business problem. Without this framing, exercises of the 4C competencies are likely to remain value neutral. The second process is repeated ethical deliberation, which involves spiral ethical judgment to the extent that ethical reasoning becomes a way of thinking and a habit rather than relating to ethical dilemmas by relying on ethical codes. The last process is transfer, where each spiral of the business case presents a new context, and the students learn to apply ethical principles to new situations. Propositions P1 to P4 assess framing and deliberation processes for each of the dimensions, and P5 assesses the spiral structure, overall. It is believed that the two contextual factors will moderate the processes, which are the ethical discussion facilitation willingness of lecturers, and the ability of the study program to offer real problem-based learning (Lailatussaadah et al., 2023; Kocak et al., 2021).

5. Spiral Curriculum Model for Islamic Entrepreneurship Education

5.1 Spiral Structure

The spiral curriculum model presents three interrelated levels of learning, shown in Figure 2. At each turn of the spiral, the three dimensions of maqashid, as well as the four 4C competencies, are repeated, but are more elaborate. This way, it is ensured that students go beyond memorizing the values. They apply the values in more difficult case examples and in real life business situations.

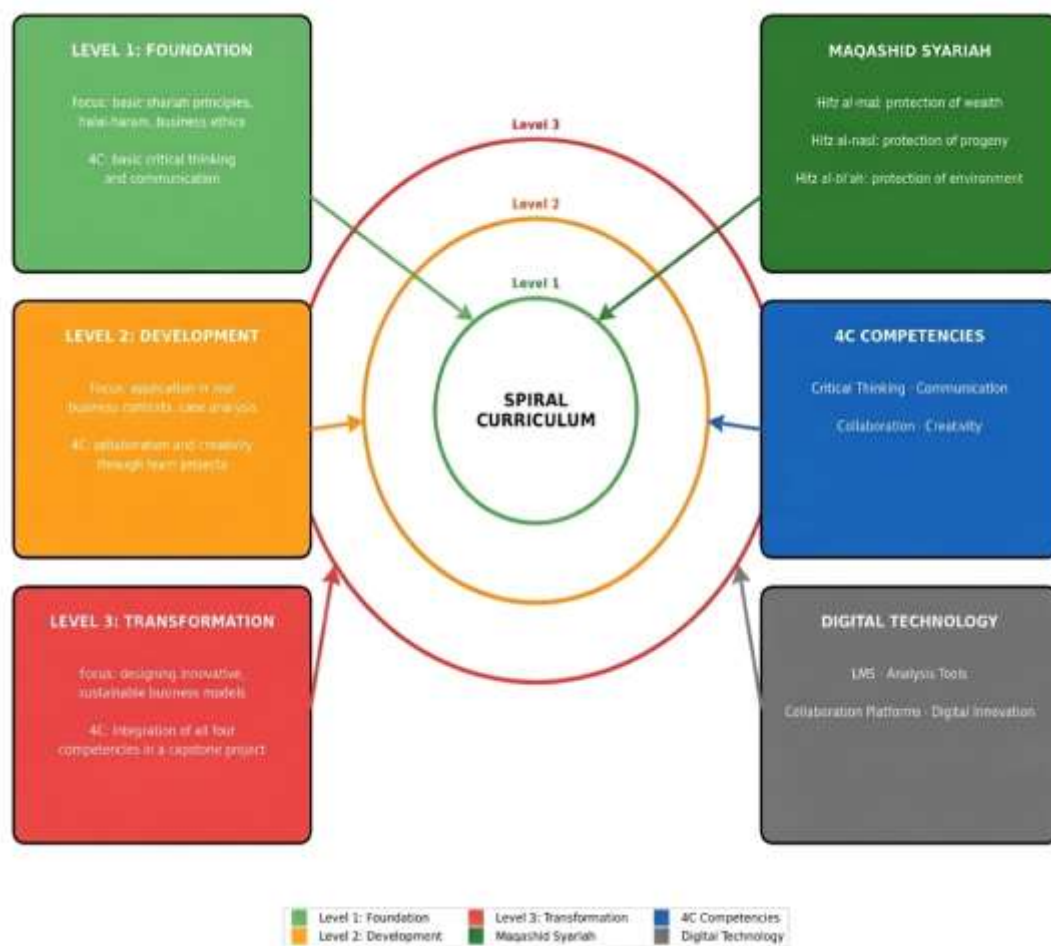


Figure 2. Spiral Curriculum Model with Three Learning Levels for Islamic Entrepreneurship Education

The three learning levels are detailed as follows:

Level 1: Foundation (Basic)

Students learn fiqh muamalah (distinctions of halal and haram, gharar and riba) and begin fundamental critical thinking and communication activities. This way, Islamic values can be integrated with 21st century skills from the initial level, not in a sequential manner.

Level 2: Development (Intermediate)

Students apply the same maqashid dimensions and 4C competencies when working on business cases that have more ambiguity in team-based projects like digital marketing audits and business plan development.

Level 3: Transformation (Advanced)

Students integrate all dimensions of the maqashid and the four 4C competencies when designing an original, sustainable business model. This demonstrates their ability to transfer the framework to a new entrepreneurial situation.

Table 2 illustrates the operationalization of the three levels by presenting example topics and learning activities at each level:

Table 2. Operationalization of the Three Spiral Curriculum Levels

Level	Marketing Ethics Topic	4C Activity	Learning Outcome
1. Foundation	Halal-haram concepts in transactions, the prohibition of gharar and riba in promotion	Critical thinking: identifying deceptive elements in simple advertisements; Communication: class discussion	Students can explain the basic principles of Islamic marketing ethics
2. Development	Digital marketing ethics: honest product claims, price transparency, consumer data protection	Collaboration: auditing digital advertisements ethically in groups; Creativity: designing honest marketing campaigns	Students can analyze and design ethical digital marketing practices
3. Transformation	Sustainable marketing: green marketing, marketing halal products in the global market	Critical thinking and Creativity: designing a go-green strategy for halal MSMEs; Communication: presenting to practitioners	Students can design innovative and sustainable Islamic marketing strategies

Table 2 shows that Islamic marketing ethics is not taught as a single, stand-alone course. Instead, it is taught at all levels with more advanced examples of prohibitions, prescription, and evaluation, as well as strategy formulation, following the spiral curriculum (Gibbs, 2014; Takaya, 2008).

5.2 Digital Technology Integration

This curriculum model relies on digital technologies. Learning management systems provide course material and facilitate discussions. Analysis tools manipulate data on market, finance, and social-environmental impacts. Online collaboration tools, innovation tools, and prototyping tools integrate digital business development and design thinking. The integration of technology in this model goes beyond the digital transformation of teaching materials. It provides a scaffolded construction site for the students' learning (Alenezi, 2021; Zhang, 2024). At the basis of this model, students are presented with instructional videos and interactive quizzes to help them learn the basics. At the next level, students use the collaboration tools to undertake market research and prepare business plans. At the highest level, students use the financial and social media analysis tools to test the business model they have created. New trends in artificial intelligence allow us to imagine personalized and adaptive feedback on the development of student competencies (Celik et al., 2024; Malik et al., 2025).

5.3 Learning Strategies

This model incorporates active learning including case-based learning, project-based learning, collaborative learning, and reflective learning. Case-based learning involves analyzing actual examples of Islamic businesses. Project-based learning fosters the development of entrepreneurship through the realization of ideas and learning ought to encompass reflecting on values and business impact. Two other methods of learning need to be mentioned since they are complimentary to the nature of Islamic entrepreneurship education. The first is service learning, also known as community-based learning. This involves students working with and mentoring community micro-enterprises, such as assisting the administration of a mosque or pesantren cooperative in managing their finance in a more professional manner. Through this service learning students develop a number of skills and also inculcate the value of social responsibility in *hifz al-nasl* (Rodriguez & Lieber, 2020; Badrudin, 2021). The other method is the discussion of ethical dilemmas, which is to conduct a structured business case discussion on unethical business practices, such as price monopoly, making false claims of halal status, or using customer data without consent. This type of discussion has a positive impact on the development of ethical business reasoning and critical thinking (Kocak et al., 2021; Dastane, 2026).

5.4 Implementation in Pesantren and Islamic Higher Education Contexts

This model of the curriculum can be used in multiple Islamic educational institutions. In pesantren (Islamic boarding schools), the focus is more on the practical side and the community (Badrudin, 2021). These have the advantage of being close to the community and real business, but they should work on the technology infrastructure and a more structured curriculum. In Islamic religious higher education institutions (PTKI), the focus is more on the academic side and research (Lailatussaadah et al., 2023). These have the advantage of academic and research facilities, but they should work on industry and entrepreneurship practice. In general universities with Islamic study programs, an integrative approach between general science and Islamic values is used. These have the advantage of resources and technology, but they should work on the incorporation of Islamic values in the curriculum.

Because of the range of institutional capacities, implementation will be gradual. The first step can be taken with a curriculum audit to determine which courses can be offered with the *maqashid-4C* framework. The next step will be the joint work of *fiqh muamalah*, economics, and learning technology lecturers to develop learning materials such as syllabi, modules, rubrics, and case studies. This will be followed by a limited trial in one or two programs, to be later extended to the rest of the university (Lailatussaadah et al., 2023; Zhang, 2024). The climate in Islamic financial institutions in working with *maqashid*-based measurement tools has shown that the extent to which values are internalized is greatly influenced by the readiness of the operational tools that are aligned with them (Hudaefi & Noordin, 2019; Rahman et al., 2017).

5.5 Evaluation and Assessment

This version of the spiral curriculum model integrates evaluation to gauge the attainment of competencies in their entirety. Formative evaluation takes place during the learning process and the development of understanding, and is embodied in various classroom activities, assignments, and projects, as well as participation. Summative evaluation takes place at the end of each level to determine the attainment of competencies, and is embodied in final examinations, project presentations, and the elaboration of Learning Portfolios. It takes the form of several authentic assessments, including the development of a business plan that integrates shariah and sustainability, and is assessed by practitioners and academics. The business plans are evaluated using scoring rubrics based on the integration of the *Maqashid* and the 4Cs. Clear competency attainment level indicators are provided in the rubrics.

6.1 Theoretical Implications



Discussion (مناقشة)

This article contributes theory in three ways. First, it creates a theory synthesis framework that connects Maqashid Syariah and 21st century pedagogy. This framework bridges the fiqh muamalah literature and the 21st century education literature. Second, it creates an operational spiral curriculum model for Islamic entrepreneurship education that provides a structural basis for incorporating Islamic values with the 4Cs. Third, it creates theoretical propositions that are testable, thereby providing a research framework to explore a previously unexplored area in Islamic entrepreneurship education.

This theory must be considered within the three distinct bodies of literature that until now have not been integrated. The first body of literature is focused on the development of entrepreneurial intentions and mindsets within entrepreneurship education. This body of literature has documented a number of student intention-forming factors, including self-efficacy, attitude, and knowledge (Wardana et al., 2020; Saptono et al., 2020; Kisubi et al., 2021; Rodriguez & Lieber, 2020), but is largely value-neutral. The second body of literature is focused on the development of 21st century competencies. This body of literature emphasizes student preparedness for the knowledge economy (Ghafar, 2020; Kocak et al., 2021), but ignores spirituality and religious ethics, for the most part. The third body of literature is focused on maqashid syariah. Though this literature is very normative, as discussed in the theoretical framework section, it is more commonly found applied to the field of finance and industry, rather than to education and learning (Hudaefi & Noordin, 2019; Shinkafi & Ali, 2017). The framework presented in this article is an effort to integrate these three literature streams at a point that has been vacant, which is values-based, future-focused entrepreneurship education.

The position of the proposed framework against the closest existing models needs to be stated clearly, in particular the Islamic entrepreneurship education model for Islamic higher education by Lailatussaadah, Jamil, and Abdul Kadir (2023). Both the framework and the model mention the deficiency of entrepreneurship education within Islamic educational institutions if it is simply taught as a skill of setting up a business. However, they provide answers to different questions. The Lailatussaadah et al. (2023) model is focused on the design of institutions and the varying stages of the implementation of programs in Islamic higher education, thus offering a primarily managerial and curricular contribution. Unlike the Lailatussaadah et al. (2023) model, which is focused on the design of institutions, this framework is focused on the synthesis of two theoretical foundations, namely maqashid as substantive ethics and the 4C as competency pedagogy. This synthesis serves as a learning mechanism that is applicable to all types of institutions from pesantren to general universities. Thus, the Lailatussaadah et al. (2023) model focuses on the management of programs, whereas this framework focuses on what happens in the classroom when values and competencies are integrated and how it happens spirally. The two approaches are complementary; the institutional model of Lailatussaadah et al. (2023) can serve as the basis for the implementation of the pedagogical framework proposed in this paper.

6.2 Practical Implications

This article offers Islamic higher education institutions a spiral structure for curriculum development, along with active learning strategies aligned with 21st century skills, and integrates digital technology to facilitate learning of Islamic entrepreneurship. The framework is also applicable to Islamic financial institutions and the halal industry who are concerned about the skills gap of graduates. Islamic banks need graduates who are able to render maqashid principles into shariah-compliant financing policies that are also pursuant to social impact (Hudaefi & Noordin, 2019; Alhammadi et al., 2022). The halal industry needs entrepreneurs who have a comprehensive understanding of the halal value chain, as well as entrepreneurs who are able to

ensure that products comply with the requirements of the value chain and remain of the desired quality (Rahman et al., 2017; Harahap et al., 2023). The gap can be addressed through the design of joint curricula by universities, Islamic financial institutions and the halal industry.

6.3 Implementation Challenges

This model will have several aspirational implementations. First, there will be resistance to shift from established curricula. Some institutions also have a digital divide due to an insufficient technology infrastructure. Training lecturers is also difficult because there are multiple competencies and tools that they need to learn along with the model. Each institution has its own challenges, but for pesantren, the challenge is more about the infrastructure and the lack of lecturers who are trained in 21st century pedagogies (Badrudin, 2021; Reksiana, 2024). For PTKI, challenges are more about bureaucracy with the rigid national curriculum and high administrative tasks leaving little space for innovation in learning (Lailatussaadah et al., 2023; Alenezi, 2021). For other universities, the challenge is to integrate ethical-syariah in a secular and diverse academic context. Because of these varying challenges, implementations need to be context specific.

6.4 Limitations and Research Agenda

This article has the standard shortcomings of a conceptual article. The framework has to be validated through empirical testing, specifically through experiments that compare the spiral curriculum model to the traditional model. An example of such a test would be a quasi-experimental design that pairs one spiral curriculum group with a traditional curriculum group, and possibly longitudinal research that tracks the growth of student abilities over a significant period of time. There should be comparative research that focuses on the variations of the framework in different institutional and cultural contexts, perhaps pesantren, PTKI, and other general universities in different countries with varying Islamic traditions. There should be research that develops and validate tools to measure maqashid-4C integration. Finally, there should be research that traces alumni and assesses their impact on sustainable development. Other than this research framework, there should be other research studies that specifically test propositions P1 to P5. For example, there should be a research study that assesses if the maqashid-4C framework groups' critiquing ability of business ethical dilemmas is greater than that of a control group. Similarly, there should be a research study that assesses if project-based learning with the focus of hifz al-bi'ah internalization augments students' preference for business models that are congruent with sustainable development. Measurement instruments should be based on the maqashid-based performance measurement framework that has been established in Islamic finance (Hudaefi & Noordin, 2019; Rahman et al., 2017), and should incorporate the 21st century competency instruments that have been validated (Kocak et al., 2021). A more contextual understanding of the factors that affect the model will be achieved with a comparative analysis of the implementations in Indonesia, Malaysia, and the Middle East.

6.5 Implications for Professional Development

This framework has a significant impact on the continued professional development of Islamic entrepreneurship educators. For starters, we must train lecturers on 21st century pedagogy and digital technologies, in addition to fiqh muamalah. Training must incorporate the 4Cs and Maqashid. Engaging the industry means Islamic higher education institutions must engage the halal industry and Islamic Finance to provide the necessary work-integrated learning for students. This can be achieved through placements, industry-based projects, and business incubation. Curriculum innovations and updates must be regularly incorporated into teaching, and the best way to achieve this is to incorporate stakeholders, especially alumni, practitioners, and the community.

This article addresses the critical gap in Islamic entrepreneurship education by proposing



Conclusion (خاتمة)

a novel pedagogical framework that synthesizes Maqashid Syariah (hifz al-mal, hifz al-nasl, and hifz al-bi'ah) with 21st-century competencies (4Cs) through a spiral curriculum model. The primary contribution of this study is threefold: first, it establishes a conceptual bridge between traditional Fiqh Muamalah and modern pedagogical methods, moving beyond the static halal-haram dichotomy; second, it offers an operational spiral curriculum structure that ensures recursive deepening of ethical and entrepreneurial skills; and third, it provides specific theoretical propositions for future empirical validation. While this framework offers a robust theoretical foundation for transforming Islamic higher education, its efficacy remains to be proven. Therefore, future studies must prioritize empirical testing through quasi-experimental designs and longitudinal assessments to measure the actual impact of this integrated approach on students' entrepreneurial intentions, ethical reasoning, and sustainable business practices.

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