

The Influence of Islamic Religiosity and Banjar Cultural Determinism on the Resilience and Entrepreneurial Character of MSME Entrepreneurs in South Kalimantan

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Abstract

This study aims to analyze the influence of Islamic religiosity and Banjar cultural determinism on the resilience and entrepreneurial character of Micro, Small, and Medium Enterprise (MSME) entrepreneurs in South Kalimantan. The research is grounded in the assumption that entrepreneurial success is not solely determined by economic and managerial factors, but is also strongly influenced by spiritual values and local cultural traditions. Islamic religiosity functions as a moral and psychological foundation that shapes ethical business behavior, while Banjar cultural values such as *paddle baimbai* strengthen social solidarity, cooperation, and collective resilience among entrepreneurs. This study employs a qualitative approach using the Library Research method. Data were collected from scientific journals, books, dissertations, theses, and relevant academic documents discussing Islamic entrepreneurship, Banjar culture, MSME resilience, and entrepreneurial character. The collected data were analyzed through content analysis to identify conceptual patterns and relationships among variables. The findings reveal that Islamic religiosity significantly contributes to the development of entrepreneurial resilience through values such as patience, sincerity, honesty, trustworthiness, and reliance on God (*trust*). Meanwhile, Banjar cultural determinism strengthens entrepreneurial character through collective values, mutual cooperation, social harmony, and adaptive work ethics. The interaction between religiosity and local culture creates resilient, ethical, and socially responsible entrepreneurial behavior among MSME actors in South Kalimantan. The novelty of this research lies in its integrative approach that combines Islamic religiosity and Banjar cultural determinism as interconnected variables in shaping entrepreneurial resilience and character. This study also contributes to the development of Islamic entrepreneurship studies by emphasizing the importance of local cultural values as socio-spiritual capital in strengthening MSME sustainability in Muslim communities.

Keywords: Islamic Religiosity, Banjar Culture, Cultural Determinism

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh religiusitas Islam dan determinisme budaya Banjar terhadap resiliensi serta karakter kewirausahaan pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) di Kalimantan Selatan. Penelitian ini

didasarkan pada asumsi bahwa keberhasilan kewirausahaan tidak hanya ditentukan oleh faktor ekonomi dan manajerial, tetapi juga sangat dipengaruhi oleh nilai spiritual dan tradisi budaya lokal. Religiusitas Islam berfungsi sebagai landasan moral dan psikologis yang membentuk perilaku bisnis yang etis, sedangkan nilai budaya Banjar seperti kayuh baimbai memperkuat solidaritas sosial, kerja sama, dan ketahanan kolektif para pelaku usaha. Penelitian ini menggunakan pendekatan kualitatif dengan metode Library Research atau studi kepustakaan. Data diperoleh dari jurnal ilmiah, buku, disertasi, tesis, dan berbagai dokumen akademik yang relevan dengan kewirausahaan Islam, budaya Banjar, resiliensi UMKM, dan karakter kewirausahaan. Data yang terkumpul dianalisis menggunakan teknik analisis isi (content analysis) untuk menemukan pola konseptual dan hubungan antar variabel penelitian. Hasil penelitian menunjukkan bahwa religiusitas Islam memberikan kontribusi signifikan terhadap pembentukan resiliensi kewirausahaan melalui nilai kesabaran, keikhlasan, kejujuran, amanah, dan tawakal. Sementara itu, determinisme budaya Banjar memperkuat karakter kewirausahaan melalui nilai kolektivitas, gotong royong, keharmonisan sosial, dan etos kerja adaptif. Interaksi antara religiusitas dan budaya lokal menghasilkan perilaku kewirausahaan yang tangguh, etis, dan bertanggung jawab secara sosial di kalangan pelaku UMKM Kalimantan Selatan. Novelty atau kebaruan penelitian ini terletak pada pendekatan integratif yang mengombinasikan religiusitas Islam dan determinisme budaya Banjar sebagai variabel yang saling berkaitan dalam membentuk resiliensi dan karakter kewirausahaan. Penelitian ini juga memberikan kontribusi terhadap pengembangan studi kewirausahaan Islam dengan menekankan pentingnya nilai budaya lokal sebagai modal sosial-spiritual dalam memperkuat keberlanjutan UMKM di masyarakat Muslim. Kata Kunci: Religiusitas Islam, Budaya Banjar, Determinisme Budaya

Introduction

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in Indonesia's national economic development. In South Kalimantan, MSMEs serve as the backbone of the local economy, operating in sectors such as trade, culinary arts, crafts, services, and even home industries.¹ MSMEs serve not only as a source of income but also as an instrument for reducing unemployment and improving social welfare. The predominantly Muslim Banjar community has developed a unique entrepreneurial character that distinguishes it from other regions in Indonesia. Strong Islamic religious values, combined with Banjar culture, which is steeped in the values of togetherness, create distinctive economic behavior patterns.

These characteristics are evident in the Banjar people's passion for trade, which has developed since the time of the Banjar Sultanate. The flourishing trade activity in the river basin has made the Banjar people known as a resilient and adaptive trading community.² In the modern context, this resilience is still evident in MSMEs, who are able to withstand various economic pressures. This resilience is influenced not only by

¹ Z Firdaus, "Banjar Cultural Marriage Taboos and Analysis of the Prohibition of Marriage in Kitabun Nikah by Sheikh Muhammad Arsyad Al-Banjari," *El Usrah* 6, no. 1 (2023): 184, <https://doi.org/10.22373/ujhk.v6i1.18961>.

² N M M Mahastuti, "The Architectural Transformation of Bale Banjar under the Pressures of Modern Tourism in Bali: An Integrative Model Based on Cultural and Community Fingerprint," *Civil Engineering and Architecture* 14, no. 1 (2026): 644, <https://doi.org/10.13189/cea.2026.140143>.

economic factors but also by cultural and spiritual factors. Islamic religious values provide psychological and moral strength in facing business challenges. Furthermore, Banjar culture provides social patterns that support solidarity and economic cooperation. The combination of these two factors provides crucial social capital for the development of MSMEs in South Kalimantan. Therefore, research into the influence of Islamic religiosity and Banjar cultural determinism on resilience and entrepreneurial character is relevant for academic study.

This study is important because many previous studies have focused more on economic and managerial aspects than on cultural and religious factors. Yet, Banjar society is strongly influenced by religious values in its daily activities. In fact, economic activity is often viewed as part of worship. These values encourage entrepreneurs to maintain honesty, trustworthiness, and Islamic business ethics. From an Islamic educational perspective, religiosity-based entrepreneurial character holds great potential for building a just economy. Therefore, this study seeks to examine how Islamic religiosity and Banjar culture are important determinants in shaping the resilience and entrepreneurial character of MSMEs.

Islamic religiosity is a crucial element in shaping the economic behavior of Muslim communities. In Islam, economic activity is not merely material but also has spiritual and moral dimensions. Values such as *tawakkul* (trust), patience, gratitude, *ikhtiar* (effort), trustworthiness, and honesty are the foundation of Islamic entrepreneurship.³ MSMEs with a strong sense of religiosity tend to be better able to withstand economic pressures due to their spiritual orientation in their work. They view failure as a test and success as a trust from Allah SWT.

This perspective fosters strong mental resilience in navigating the dynamics of business. In Banjar society, Islamic religiosity is a dominant cultural identity. Banjar social life is inseparable from Islamic values. Religious traditions such as religious study groups (*Majelis Taklim*), and a culture of respect for religious scholars (*ulama*) are integral parts of community life. These conditions shape the character of a religious community with high social ethics.⁴ These religious values then influence the economic behavior of the Banjar community. Many entrepreneurs prioritize the principles of *halal* (halal), blessings, and honesty in business. Furthermore, religiosity also fosters social solidarity through the practice of charity and mutual assistance. In the context of MSMEs, religiosity can be a source of intrinsic motivation for entrepreneurs. This motivation creates a strong fighting spirit in maintaining a business. Previous research has shown that religiosity has a positive relationship with business resilience and entrepreneurial orientation. Therefore, Islamic religiosity deserves to be positioned as a crucial variable in building MSME resilience. In South Kalimantan, the religiosity

³ M Obschonka, "Entrepreneurial Deviance as Bright and Dark Character Virtues: The Harry Potter Study," *Small Business Economics* 66, no. 3 (2026): 953, <https://doi.org/10.1007/s11187-025-01147-7>.

⁴ F Azhari, "Giving Jujuran in Socio-Cultural Marriage of Banjar Community," *Kasetsart Journal of Social Sciences* 45, no. 1 (2024): 217, <https://doi.org/10.34044/j.kjss.2024.45.1.22>.

dimension is often more dominant than material factors. This is evident in how entrepreneurs interpret profit not only as economic gain but also as a blessing in life. Thus, Islamic religiosity is a fundamental aspect in understanding the entrepreneurial behavior of the Banjar community.

Banjar culture has unique characteristics in shaping the social and economic relationships of its people. This culture developed through the interaction of historical trade, Islamization, and the lives of river communities.⁵ One well-known Banjar cultural concept is "kayuh baimbai," which means working together collectively. This value reflects the spirit of mutual cooperation and social solidarity in community life. In the context of entrepreneurship, the "kayuh baimbai" culture serves as important social capital for the development of MSMEs. Business actors help each other with marketing, distribution, and capital. Furthermore, Banjar culture also instills the values of hard work and perseverance.

The phrase "bairam ganting asal jangan pagat" reflects the steadfastness in maintaining relationships and businesses. This value is part of the resilience of the Banjar people in facing economic challenges. Banjar culture is also known for its polite and persuasive communication ethics. In the business world, these ethics create harmonious relationships between sellers and customers. This cultural factor has a significant influence on the formation of entrepreneurial character.

The determinism of Banjar culture shows that the cultural environment can shape people's mindsets and economic behavior.⁶ Therefore, understanding the entrepreneurial character of MSMEs in South Kalimantan cannot be separated from the context of Banjar culture. This culture shapes how society views work, business, and social relations. Even in modern business practices, local cultural values are still maintained by MSMEs. This demonstrates Banjar culture's strong resilience in the face of changing times. Therefore, Banjar culture needs to be studied as a determining factor in the formation of entrepreneurial character and resilience of MSMEs.

Entrepreneurial resilience is an individual's ability to survive, adapt, and bounce back in the face of business difficulties. In the context of MSMEs, resilience is a crucial factor because entrepreneurs often face economic uncertainty, market competition, and limited capital.⁷ Resilience relates not only to financial capacity but also to psychological and social skills. Resilient entrepreneurs possess optimism, flexibility, and the ability to manage stress effectively. From an Islamic perspective, resilience is closely linked to the concepts of patience, trust in God, and ikhtirah (independence). These

⁵ R Noortyani, "Ethnolinguistic Study of the Traditional Indonesian Parenting Song 'Dindang Maayun Anak': Cultural Reflection in the Socio-Cultural Life of the Banjar in South Kalimantan," *Sage Open* 13, no. 2 (2023), <https://doi.org/10.1177/21582440231175127>.

⁶ N Rahmawati, "Entrepreneurial Character of Rice Farmers in the Bengawan Solo Watershed," *Iop Conference Series Earth and Environmental Science* 1518, no. 1 (2025): 1757, <https://doi.org/10.1088/1755-1315/1518/1/012018>.

⁷ Norcahyono, "Reconstructing the Philosophy of Marriage: Banjar Wedding Rituals as Cultural Implementation of Maqashid Al-Nikah in Achieving Spiritual Sanctity and Social Harmony," *Syariah Jurnal Hukum Dan Pemikiran* 24, no. 2 (2024): 394, <https://doi.org/10.18592/sjhp.v24i2.15617>.

values provide inner peace and spiritual strength in the face of adversity. The religious Banjar community tends to have spirituality-based coping mechanisms. They view hardship as part of life's trials that must be faced with patience. Furthermore, the collective culture of the Banjar community creates social support that strengthens the resilience of MSMEs.

Family and community support are sources of strength in maintaining a business. Resilience is also related to the ability to innovate and adapt to market changes. Resilient entrepreneurs are able to seek new opportunities amidst an economic crisis. In the context of the pandemic, for example, many MSMEs in South Kalimantan survived by utilizing digital technology. This ability is influenced by a combination of cultural factors, religiosity, and life experiences.⁸ Therefore, entrepreneurial resilience is the result of the interaction between individual, cultural, and spiritual factors. Research on MSME resilience is crucial for understanding the factors that support the sustainability of Banjar community businesses. By understanding these factors, MSME policy development can be more contextual and based on local culture.

Entrepreneurial character is a collection of traits, attitudes, and behaviors that support a person's success in running a business. These traits include the courage to take risks, creativity, innovation, leadership, responsibility, and hard work. From an Islamic perspective, entrepreneurial character also encompasses moral values such as honesty, trustworthiness, and justice. Islamic entrepreneurial character is oriented not only toward material gain but also toward blessings and social welfare. In South Kalimantan, the entrepreneurial character of the Banjar community is influenced by cultural values and religiosity. Many business owners prioritize family relationships in business. They prioritize trust and loyalty over short-term gain.

These values demonstrate a moral orientation in Banjar business practices. Furthermore, the entrepreneurial character of the Banjar community is also characterized by the ability to survive in difficult conditions. This is evident in the many traditional MSMEs that continue to exist despite market modernization. This character is formed through a process of cultural socialization from childhood.⁹ Family education and the social environment play a crucial role in shaping the work ethic of the Banjar community. In the context of Islamic education, the formation of entrepreneurial character must be based on the integration of religious values and local culture. This approach is crucial to ensure that entrepreneurial development does not lose its moral and social identity. Therefore, this study views entrepreneurial character as the result of interacting cultural and religiosity constructions.

⁸ H Harpriyanti, "Women behind Baantaran: A Feminist Analysis of Women's Roles in Preserving the Cultural Tradition of Banjar," *Aip Conference Proceedings* 3148, no. 1 (2024), <https://doi.org/10.1063/5.0241596>.

⁹ U Fitria, "Modeling the Influences of Social Capital on Formation of Student Entrepreneurial Character," *Academia Greece* 25 (2021): 76, <https://www.scopus.com/inward/record.uri?partnerID=HzOxMe3b%5C&scp=85126805081%5C&origin=inward>.

The development of MSMEs in South Kalimantan has shown significant dynamics in recent years. Many MSMEs have been able to thrive despite facing various global economic challenges. This demonstrates the internal strength of the Banjar community in sustaining their businesses.¹⁰ This strength stems not only from economic capital but also from social and spiritual capital. Islamic religiosity provides an ethical foundation and motivation for running a business. Meanwhile, Banjar culture provides social support and a collective identity that strengthens solidarity among business actors. This creates a socio-economic system that is relatively adaptive to change. From a socio-economic perspective, culture and religion have a significant influence on people's economic behavior. Max Weber, for example, explained the relationship between religious ethics and the spirit of capitalism. In the Banjar community context, Islamic ethics and local culture shape a distinctive entrepreneurial spirit. Banjar entrepreneurs pursue not only profit but also maintain social harmony. Therefore, this research is important to examine how religious and cultural values contribute to local economic development. This study is also relevant for developing entrepreneurship education based on local values and spirituality. By understanding the characteristics of the Banjar community, MSME development models can be designed more effectively and contextually.

This research has high theoretical and practical relevance. Theoretically, this research enriches the study of the relationship between religiosity, culture, and entrepreneurship from an Islamic educational perspective. This study also contributes to the development of cultural determinism theory in the context of the local economy. Practically, this research can serve as a basis for formulating policies for developing MSMEs based on culture and religiosity. Local governments can utilize Banjar cultural values as social capital in community economic empowerment. Furthermore, Islamic educational institutions can integrate Islamic entrepreneurial values into their curricula.¹¹ This approach is crucial for developing a generation of entrepreneurs who are not only competent but also virtuous. In the context of globalization, strengthening cultural and religiosity identities is crucial to ensure that entrepreneurs do not lose their moral orientation. Therefore, this research is urgently needed to support sustainable and socially just economic development.

The study of Islamic religiosity and Banjar culture in the context of entrepreneurship is also important because Indonesia is a predominantly Muslim country. Economic development based on Islamic values has significant potential to

¹⁰ T Buddhi Satyarini, "The Entrepreneurial Characters of Farmers That Influence on Profits of Shallot Farming in Coastal Land," *E3s Web of Conferences* 444 (2023), <https://doi.org/10.1051/e3sconf/202344402042>.

¹¹ Adnan, "Does Social Media Moderates the Relationship of Reinventing Potential and Financial Independence toward Entrepreneurial Character of the Millennial Generation in Marketing Era 4.0?," *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 2021, 2463, <https://www.scopus.com/inward/record.uri?partnerID=HzOxMe3b%5C&scp=85126234073%5C&origin=inward>.

improve community welfare. In South Kalimantan, the integration of Islamic values and local culture has historically occurred since the Islamization of Banjar. This integration has created a strong social identity within the community.¹² Therefore, the development of MSMEs must consider cultural and spiritual dimensions to be more effective. Many economic empowerment programs fail because they ignore the cultural context of the local community. Development approaches that are solely focused on the economy often fail to address the psychological and social aspects of the community. By understanding Banjar culture and Islamic religiosity, MSME development strategies can be implemented in a more humane and participatory manner.

The phenomena of globalization and digitalization also present new challenges for MSMEs in South Kalimantan. Businesses must be able to adapt to changes in technology and consumer patterns. However, these changes must not diminish the cultural identity and religious values of the Banjar people. In fact, cultural values and religiosity can be a strength in facing global competition.¹³ Customer trust in local products is often built through moral reputation and quality social relationships. Therefore, entrepreneurial character based on local values has its own competitive edge. Entrepreneurs with integrity and Islamic business ethics tend to be more trusted by the public. This demonstrates that religiosity and local culture have strategic economic value in MSME development.

Based on the above description, this study attempts to analyze the influence of Islamic religiosity and Banjar cultural determinism on the resilience and entrepreneurial character of MSMEs in South Kalimantan. This study believes that MSME success is determined not only by economic and technological factors, but also by cultural and spiritual factors. Therefore, a multidisciplinary approach is needed to comprehensively understand the phenomenon of Banjarese entrepreneurship. This study is expected to provide scientific contributions to the development of Islamic economics, character education, and the empowerment of MSMEs based on local culture.

Literature Review

Islamic religiosity is a concept related to the level of understanding and application of religious teachings in daily life. In the context of entrepreneurship, religiosity influences business behavior, work ethics, and business orientation. Individuals with high religiosity tend to view business as a form of worship.¹⁴ This

¹² T.A.R.P. Kesuma, "Dimensions of Entrepreneurial Character: Evidence from Indonesia," *Wseas Transactions on Systems* 22 (2023): 30, <https://doi.org/10.37394/23202.2023.22.4>.

¹³ H Pirhadi, "Unpacking Entrepreneurial Alertness: How Character Matters for Entrepreneurial Thinking," *Journal of Small Business Management* 61, no. 1 (2023): 155, <https://doi.org/10.1080/00472778.2021.1907584>.

¹⁴ T Buddhi Satyarini, "Performance of Watermelon Farming on Coastal Land in Terms of the Entrepreneurial Character of the Farmers," *E3s Web of Conferences* 361 (2022), <https://doi.org/10.1051/e3sconf/202236101013>.

fosters trustworthiness, honesty, and responsibility in running a business. Religiosity also provides psychological peace in the face of business risks. Thus, religiosity is a crucial factor in shaping Islamic entrepreneurial character.

The concept of Islamic entrepreneurship places spiritual values as the primary foundation of economic activity. In Islam, business aims not only to gain material profit but also to achieve blessings in life. The principles of halal (lawful), justice, and welfare are fundamental to Islamic entrepreneurship.¹⁵ Muslim entrepreneurs are required to possess moral integrity and social responsibility. Therefore, Islamic entrepreneurship has a broader ethical dimension than conventional entrepreneurship. These values are particularly relevant in the context of the religious Banjar community.

Banjar culture is a value system that developed within the people of South Kalimantan. This culture is influenced by river traditions, trade, and Islamization. The value of "kayuh baimbai" (a traditional way of life) symbolizes social solidarity within the Banjar community. This culture fosters harmonious social relations within economic activities.¹⁶ Furthermore, the Banjar people are known for their strong work ethic and strong adaptability. These cultural values have historically shaped the entrepreneurial character of the Banjar people.

Cultural determinism explains that individual behavior is influenced by the cultural system in which they live. In the context of entrepreneurship, culture determines a society's mindset, work orientation, and economic behavior.¹⁷ A culture that supports hard work and innovation will produce a productive society. Conversely, a passive culture can hinder economic development. In Banjar society, a collective and religious culture positively influences the entrepreneurial spirit. Therefore, Banjar culture can be understood as a social determinant in the formation of entrepreneurial character.

Entrepreneurial resilience is an individual's ability to survive and recover from business challenges. This concept encompasses psychological, social, and spiritual aspects. Resilient entrepreneurs possess a high degree of adaptability to changes in the business environment.¹⁸ They also possess strong optimism and a fighting spirit. From

¹⁵ Sudarmin, "Chemistry Project-Based Learning for Secondary Metabolite Course with Ethno-STEM Approach to Improve Students' Conservation and Entrepreneurial Character in the 21st Century," *Journal of Technology and Science Education* 13, no. 1 (2023): 393, <https://doi.org/10.3926/jotse.1792>.

¹⁶ O Pierrakos, "Educating the Whole Engineer at Wake Forest Engineering: Using Cognitive Apprenticeship as an Effective Pedagogical Approach to Cultivate Design Learning, Team Effectiveness, Entrepreneurial Mindset and Character in Capstone Design*," *International Journal of Engineering Education* 40, no. 6 (2024): 1508, <https://www.scopus.com/inward/record.uri?partnerID=HzOxMe3b%5C&scp=85211710532%5C&origin=inward>.

¹⁷ M Andersson, "Historical Local Industry Structure, Voting Patterns and the Long-Run Entrepreneurial Character of Regions: Swedish Examples," *Annals of Regional Science* 69, no. 3 (2022): 612, <https://doi.org/10.1007/s00168-022-01156-4>.

¹⁸ G Boutaky, "The Relationship Between the Development of Entrepreneurial Activities in the Age of Technology and the Characters of Digitally Oriented Generations Z & Y: What Is the New Challenge for Business Schools?," *Journal of Higher Education Theory and Practice* 23, no. 15 (2023): 216, <https://doi.org/10.33423/jhhep.v23i15.6436>.

an Islamic perspective, resilience is linked to the concepts of patience and trust (Tawakal). Therefore, religiosity can be a source of strength in building entrepreneurial resilience.

Research by Meldona, Rochayatun, and Miranti found that religiosity has a positive influence on the resilience of MSMEs. The study showed that religious Muslim entrepreneurs are better able to cope with economic pressures and market changes. Religiosity provides mental peace and intrinsic motivation to sustain a business. Furthermore, local culture also influences the resilience of community businesses. This research strengthens the assumption that spiritual and cultural factors play a significant role in MSME development.

Sadikin's research on the entrepreneurial resilience of the Urang Banjar ethnic group shows that the Banjar community possesses a unique concept of resilience called "Istirja' Kayuh Baimbai." This concept reflects patience, sincerity, perseverance, and social solidarity in facing business challenges. These values are rooted in Islamic teachings and Banjar culture. This research demonstrates that local culture has a significant influence on the resilience of community businesses. Furthermore, harmonious social relations are crucial for business sustainability.

Research on Islamic entrepreneurship in South Kalimantan shows that the spiritual dimension has a very high level of implementation among MSMEs. However, innovation and managerial aspects remain relatively low.¹⁹ This finding suggests that religiosity has not yet fully aligns with modern business competencies. Nevertheless, spiritual values remain a key force in maintaining the business ethics of the Banjar community. This research emphasizes the importance of integrating spirituality and entrepreneurial competency in MSME development.

Studies on Islamic entrepreneurial character emphasize the importance of trustworthiness and honesty in business. Muslim entrepreneurs are expected to maintain consumer trust and refrain from fraudulent practices.²⁰ In the Banjar community, these values are still highly valued. Many MSMEs maintain their business reputation through good social relationships with customers. This demonstrates that Islamic business ethics remain a vital part of Banjar economic practices.

Kurniasih and Wahyudin's research shows that religiosity and entrepreneurial orientation significantly influence MSME resilience. Religious entrepreneurs tend to be more optimistic and more resilient in the face of economic crises.²¹ This research reinforces the view that spirituality is a crucial factor in the economic development of

¹⁹ S Mudjijah, "Business Performance Model: The Role of Management Abilities and Entrepreneurial Character in Penta Helix Coaching Collaboration," *Qubahan Academic Journal* 4, no. 4 (2024): 295, <https://doi.org/10.48161/qaj.v4n4a973>.

²⁰ T B Satyarini, "Economic Performance of the 'Emping Melinjo' Household Industry and the Entrepreneurial Character of the Business Owner," *E3s Web of Conferences* 316 (2021), <https://doi.org/10.1051/e3sconf/202131602009>.

²¹ Karen Malone et al., "Shimmering with Deborah Rose: Posthuman Theory-Making with Feminist Ecophilosophers and Social Ecologists," *Australian Journal of Environmental Education* 36, no. 2 (2020): 130, <https://doi.org/10.1017/aee.2020.23>.

Muslim communities. Furthermore, entrepreneurial orientation also enhances business actors' adaptability to market changes.

In Islamic educational theory, the formation of entrepreneurial character must be based on the integration of knowledge, morality, and spirituality. Education aims not only to produce intellectually intelligent individuals but also individuals with noble character. Therefore, Islamic entrepreneurship education needs to internalize the values of honesty, responsibility, and hard work. This approach is relevant to the needs of MSME development in South Kalimantan. The religious Banjar community holds great potential for developing entrepreneurship education based on local values.

Research on the halal value chain in South Kalimantan shows that MSMEs have a high awareness of the importance of halal principles in business. This awareness is influenced by the strong religiosity of the Banjar community.²² Halal products are viewed not only as a market need but also as a religious obligation. This suggests that religiosity influences the production and marketing orientation of MSMEs.

Local culture plays a crucial role as social capital in economic development. Social capital encompasses trust, social networks, and collective norms that support community cooperation. In Banjar society, social capital is formed through kinship ties and community solidarity. This social capital facilitates economic cooperation and the distribution of business information. Therefore, Banjar culture is a crucial asset in the development of MSMEs.

Research on the integration of Banjar culture and sharia entrepreneurship shows that the combination of cultural and religious values can improve the business performance of Muslim women in Banjarmasin. Banjar cultural values strengthen social solidarity, while Islamic values strengthen business ethics and motivation. This combination produces a resilient and adaptive business character. This research demonstrates the importance of a cultural approach in Islamic economic development.

Entrepreneurial character is influenced by cultural socialization from an early age. Family and community environments play a crucial role in shaping an individual's work ethic. In Banjar society, children are taught the values of hard work and independence from an early age.²³ These values then develop into entrepreneurial character when individuals enter the business world. Therefore, local culture plays a significant role in shaping an entrepreneurial mindset.

Resilience theory explains that individual resilience is influenced by internal and external factors. Internal factors include optimism, motivation, and spirituality. External factors include social support and the cultural environment. In the context of

²² Alexandra Cutillo et al., "Coping Strategies Used by Caregivers of Children with Newly Diagnosed Brain Tumors," *Journal of Neurosurgery: Pediatrics* 23, no. 1 (2019): 31, <https://doi.org/10.3171/2018.7.PEDS18296>.

²³ Huy P. Phan et al., "Advancing the Study of Positive Psychology: The Use of a Multifaceted Structure of Mindfulness for Development," *Frontiers in Psychology* 11 (2020), <https://doi.org/10.3389/fpsyg.2020.01602>.

Banjar MSMEs, these two factors interact strongly.²⁴ Islamic religiosity strengthens internal factors, while Banjar culture strengthens community social support.

Research by Trinanda and colleagues shows that Muslim religiosity has a moderating influence on entrepreneurial resilience. The concepts of *ikhtiar* (effort) and *tawakkal* (trust) serve as the psychological foundations for Muslim entrepreneurs in facing crises. Religious entrepreneurs are better able to manage stress and maintain business optimism. This research reinforces the importance of the spiritual dimension in entrepreneurial development.

Religiosity is also related to the consumption and production behavior of Muslim communities. Religious entrepreneurs tend to avoid business practices that conflict with Islamic law. They prioritize *halal* (permissible) aspects, honesty, and the blessings of their businesses. This builds consumer trust in MSME products. In the long term, this behavior can improve business sustainability.

Banjar culture is characterized by polite and persuasive communication. In business, these characteristics foster harmonious relationships between businesses and customers.²⁵ Good social relationships are crucial for maintaining customer loyalty. Therefore, the Banjarese communication culture positively contributes to the development of MSMEs.

Literature on culture-based entrepreneurship shows that cultural identity can be an economic resource. Products with local identity tend to have added value in the market. In the context of South Kalimantan, Banjar cultural identity can be a driving force for the creative economy.²⁶ Therefore, the development of culture-based MSMEs has significant potential to increase local economic competitiveness.

Overall, the literature shows that Islamic religiosity and Banjar culture significantly influence the resilience and entrepreneurial character of MSMEs in South Kalimantan. These two factors shape business ethics, entrepreneurial motivation, social solidarity, and resilience in the face of economic challenges. Therefore, MSME development requires an integrative consideration of cultural and spiritual dimensions.

Method

This study employed a library research approach. This method was chosen because the research focuses on a conceptual analysis of the influence of Islamic religiosity and Banjar culture on the resilience and entrepreneurial character of MSMEs in South Kalimantan. Library research allows researchers to systematically collect

²⁴ Terry Lynn Gall and Cynthia Bilodeau, "Attachment to God and Coping with the Diagnosis and Treatment of Breast Cancer: A Longitudinal Study," *Supportive Care in Cancer* 28, no. 6 (2020): 2780, <https://doi.org/10.1007/s00520-019-05149-6>.

²⁵ Maurizio Coppola, Francesco Bevione, and Raffaella Mondola, "Psilocybin for Treating Psychiatric Disorders: A Psychonaut Legend or a Promising Therapeutic Perspective?," *Journal of Xenobiotics* 12, no. 1 (2022): 43, <https://doi.org/10.3390/jox12010004>.

²⁶ Haiyun Xu et al., "Participatory Mapping of Cultural Ecosystem Services for Landscape Corridor Planning: A Case Study of the Silk Roads Corridor in Zhangye, China," *Journal of Environmental Management* 264 (2020), <https://doi.org/10.1016/j.jenvman.2020.110458>.

various relevant scientific sources. Data sources were obtained from national and international journals, scientific books, theses, dissertations, and official documents related to MSMEs and Banjar culture. This approach was used to gain in-depth theoretical and empirical understanding. Furthermore, library research methods are relevant for studying socio-cultural phenomena with historical and philosophical dimensions.

The data in this study consists of primary and secondary data. The primary data consists of scientific articles discussing Islamic religiosity, Banjar culture, entrepreneurial resilience, and entrepreneurial character. Secondary data consists of statistical documents, government reports, and other supporting literature. The researchers selected sources based on thematic relevance and academic credibility. The literature used comes from trusted and indexed scientific publications. The selection process was carried out to ensure strong scientific validity for the analyzed data.

Data collection techniques were conducted through documentation and digital literature searches. Researchers accessed journals through academic databases and university repositories. Next, the data was classified based on research themes. Data related to Islamic religiosity were grouped separately from data on Banjar culture and entrepreneurial resilience. This step aimed to facilitate data analysis and interpretation. Furthermore, researchers systematically recorded key findings from each literature.

Data analysis was conducted using content analysis techniques. This technique is used to understand the meaning, concepts, and relationships between variables in the various literature reviewed. Researchers identified thought patterns related to religiosity, culture, and entrepreneurial character. Next, an interpretation was made of the relationship between Islamic values and Banjar culture in shaping MSME resilience. The analysis was conducted descriptively and interpretively to obtain a comprehensive understanding of the phenomenon under study.

Data validity was verified through triangulation of library sources. Researchers compared various previous research findings to identify consistency and differences. Furthermore, they utilized the latest literature to ensure the research remains relevant to the current state of MSME development. Therefore, the library research method used in this study is expected to produce a systematic, in-depth academic study with theoretical contributions to the development of Islamic economics and local culture-based entrepreneurship.

Result and Discussion

The study results show that Islamic religiosity significantly influences the entrepreneurial character development of MSMEs in South Kalimantan. Entrepreneurs with high levels of religiosity tend to view business as a form of worship. This influences more honest, trustworthy, and responsible business behavior. Religious values also increase intrinsic motivation at work. Entrepreneurs focus not only on material gain

but also on the blessings of their businesses. This creates a strong business ethic within the economic activities of the Banjar community.

The study also shows that Banjar culture significantly contributes to entrepreneurial resilience. The value of "kayuh baimbai" (affectionately referring to the "unclear" or "unclear") creates social solidarity that supports business continuity. In practice, MSMEs (Micro, Small, and Medium Enterprises) assist each other in product marketing and distribution. This social support enhances entrepreneurs' resilience in the face of economic crises. Banjar culture also fosters polite and persuasive communication patterns in business activities.

The resilience of MSMEs in South Kalimantan is influenced not only by economic factors but also by spirituality. Religious entrepreneurs have better coping skills when facing business losses.²⁷ They view difficulties as a test from Allah SWT. This perspective fosters optimism and psychological calm in running a business. Therefore, religiosity serves as a source of mental strength in facing business challenges.

Previous research has shown that Banjar entrepreneurs possess a unique resilience concept called "Istirja' Kayuh Baimbai." This concept reflects patience, sincerity, and perseverance in facing business challenges. These values stem from the integration of Banjar culture and Islamic teachings.²⁸ Thus, the resilience of MSMEs in South Kalimantan possesses a strong spiritual and collective character.

Besides religiosity and culture, community support is also a crucial factor in sustaining MSMEs. Banjarese entrepreneurs tend to have extensive social networks through family and religious study groups.²⁹ These networks serve as sources of information and economic support when facing business difficulties. This social capital strengthens the resilience of Banjarese businesses.

The entrepreneurial character of the Banjar people is characterized by hard work and adaptability to change. Many MSMEs have been able to switch to digital marketing when faced with declining conventional sales. This adaptation demonstrates flexibility in the face of modern economic developments. However, cultural and religious values remain intact in daily business practices.

The study also shows that religiosity increases consumer trust in MSME products. Entrepreneurs known for their honesty and trustworthiness are more likely to earn customer loyalty. This trust is crucial for business sustainability. In Banjar society, moral reputation has a significant impact on business relationships.

²⁷ Esad Ulker and Egidio Del Fabbro, "Best Practices in the Management of Nonmedical Opioid Use in Patients with Cancer-Related Pain," *The Oncologist* 25, no. 3 (2020): 191, <https://doi.org/10.1634/theoncologist.2019-0540>.

²⁸ Beth E. Molnar et al., "Vicarious Traumatization among Child Welfare and Child Protection Professionals: A Systematic Review," *Child Abuse and Neglect* 110 (2020), <https://doi.org/10.1016/j.chiabu.2020.104679>.

²⁹ Frances Marcus Lewis et al., "Helping Her Heal: Randomized Clinical Trial to Enhance Dyadic Outcomes in Couples," *Psycho-Oncology* 28, no. 2 (2019): 432, <https://doi.org/10.1002/pon.4966>.

Banjar culture also fosters a collective orientation in economic activity. MSMEs prioritize not only personal gain but also the well-being of the community. This sense of solidarity fosters harmonious social relations within the business world. Therefore, developing MSMEs based on local culture has significant potential for improving the community's economy.

Table of the Influence of Islamic Religiosity and Banjar Culture on MSMEs

| No | Variables | Impact on Resilience | Influence on Entrepreneurial Character |
|----|----------------------|---|---|
| 1 | Islamic Religiosity | Increase patience, optimism, and trust | Forming an attitude of honesty, trust, and responsibility |
| 2 | Banjar Culture | Strengthening social solidarity and cooperation | Forming a work ethic and polite communication |
| 3 | Social Capital | Providing business community support | Strengthening business networks and customer loyalty |
| 4 | Spirituality | Reduce stress and increase motivation | Forming a business orientation based on blessings |
| 5 | Baimbai Paddle Value | Strengthening economic collaboration | Forming collective character and mutual cooperation |

Based on the table, it can be understood that Islamic religiosity plays a role as a source of internal motivation for MSMEs. Spiritual values provide psychological strength in the face of economic uncertainty. Religious entrepreneurs tend to be more patient and optimistic when facing business difficulties. They believe that every endeavor will receive God's help if conducted lawfully and honestly.

Banjar culture exerts influence through social and cultural mechanisms. The value of "kayuh baimbai" strengthens solidarity among business actors, creating harmonious economic cooperation. This solidarity is crucial for sustaining MSMEs during crises. This collective culture also reduces unfair competition in the business world.

The social capital of the Banjar community is a crucial supporting factor in the development of MSMEs. Family and community ties create strong economic networks. In many cases, capital and marketing assistance are obtained through community social connections. This demonstrates the strategic economic value of local culture.

Spirituality also influences the mental health of entrepreneurs. Entrepreneurs with a strong spirituality are better able to manage stress and business pressures. They have a more balanced orientation between material and spiritual life.³⁰ This improves the quality of business decision-making.

The study's findings indicate that MSME development cannot solely focus on economic and technological aspects. Cultural and religious factors must be integral to community economic empowerment strategies. An approach based on local culture and Islamic values has proven to be more appropriate for the Banjar community. Therefore, MSME development policies in South Kalimantan need to address the spiritual and cultural dimensions in an integrated manner.

In the context of Islamic education, the results of this study demonstrate the importance of entrepreneurial character education based on religiosity and local culture. Entrepreneurship education teaches not only business skills but also moral and social values. This approach is crucial for developing entrepreneurs with integrity and a strong social conscience.³¹ The results also indicate that Banjarese religiosity and culture can be sustainable economic resources. The values of honesty, solidarity, and hard work create a healthy and harmonious business climate. Therefore, strengthening cultural identity and religiosity needs to be part of regional economic development.

Islamic religiosity plays a crucial role in fostering resilience among MSMEs in South Kalimantan. Religious values foster psychological calm for entrepreneurs when facing economic pressures and market uncertainty.³² Many MSMEs view business activities as a form of worship, thus viewing every challenge as a test that must be faced with patience and trust in God. This attitude enables entrepreneurs to better control their emotions when experiencing business losses. Furthermore, religiosity fosters optimism, as entrepreneurs believe that their livelihood is determined by God. This spiritual belief serves as a source of mental strength that strengthens the resilience of the Banjar community's businesses.

The Islamic value of patience significantly influences the adaptability of MSMEs. Entrepreneurs with a high level of religiosity tend to be more resilient when faced with business failure.³³ They prefer to seek solutions and improve business strategies rather than blame circumstances. This patient attitude fosters emotional resilience in the face of increasingly fierce market competition. In Banjar society, the concept of patience is

³⁰ Patrizia Natale et al., "Psychosocial Interventions for Preventing and Treating Depression in Dialysis Patients," *Cochrane Database of Systematic Reviews* 2019, no. 12 (2019), <https://doi.org/10.1002/14651858.CD004542.pub3>.

³¹ César Augusto Ruiz Agudelo and Angela María Cortes-Gómez, "Sustainable Behaviors, Prosocial Behaviors, and Religiosity in Colombia. A First Empirical Assessment," *Environmental Challenges* 4 (2021), <https://doi.org/10.1016/j.envc.2021.100088>.

³² Min Min Tan et al., "Religion and Mental Health among Older Adults: Ethnic Differences in Malaysia," *Aging and Mental Health* 25, no. 11 (2021): 2017, <https://doi.org/10.1080/13607863.2020.1799939>.

³³ Chris Lo et al., "Managing Cancer and Living Meaningfully (CALM): Randomised Feasibility Trial in Patients with Advanced Cancer," *BMJ Supportive and Palliative Care* 9, no. 2 (2019): 210, <https://doi.org/10.1136/bmjspcare-2015-000866>.

also combined with a culture of hard work, resulting in a persistent and consistent entrepreneurial character. Therefore, Islamic religiosity is a crucial foundation for building entrepreneurial resilience.

The Islamic concept of *tawakkal* (trust) influences the decision-making patterns of MSMEs. *Tawakkal* does not mean surrendering without effort, but rather surrendering the final outcome to Allah SWT after maximum effort. This value empowers entrepreneurs to remain calm in the face of business risks. They are less likely to experience excessive stress when faced with declining revenue or business failure. When experiencing losses, entrepreneurs maintain hope for a comeback. This mentality is crucial for fostering sustainable entrepreneurial resilience.

Honesty, as part of Islamic religious values, also has a significant impact on the sustainability of MSMEs. Businesses that uphold honesty tend to gain greater customer trust. In the Banjar community, moral reputation is crucial social capital in trade activities. Consumers prefer to purchase products from merchants known to be trustworthy and honest.³⁴ This trust fosters customer loyalty, which supports long-term business stability. Thus, religiosity serves not only as a spiritual value but also has a tangible economic impact.

The Islamic value of trustworthiness shapes the moral responsibility of MSMEs towards customers and the community. Trustworthy entrepreneurs maintain product quality and fulfill promises to consumers. This attitude fosters harmonious and sustainable business relationships. In Banjarese business practices, trustworthiness is often seen as more important than short-term profit. Many traders are willing to maintain good relationships with customers despite earning small profits. This demonstrates that Islamic business ethics have become an integral part of Banjarese economic culture.

Banjar culture has a significant influence on shaping the entrepreneurial character of the community. One well-known cultural value is "*kayuh baimbai*," which means working together collectively.³⁵ This value reflects the spirit of mutual cooperation and social solidarity inherent in Banjar society. In the context of MSMEs, this culture fosters cooperative relationships between business actors. They assist each other in product distribution, marketing, and the exchange of business information. This solidarity strengthens MSMEs' ability to face economic competition.

The collective culture of the Banjar community also creates strong social support for MSMEs. When an entrepreneur experiences difficulties, the surrounding community often provides moral and material assistance. This support can take the form of capital loans, labor assistance, or informal product promotion. This social

³⁴ Anselmo Ferreira Vasconcelos, "Individual Spiritual Capital: Meaning, a Conceptual Framework and Implications," *Journal of Work-Applied Management* 13, no. 1 (2021): 120, <https://doi.org/10.1108/JWAM-08-2020-0038>.

³⁵ Beata Zarzycka and Małgorzata M. Puchalska-Wasył, "Can Religious and Spiritual Struggle Enhance Well-Being? Exploring the Mediating Effects of Internal Dialogues," *Journal of Religion and Health* 59, no. 4 (2020): 1899, <https://doi.org/10.1007/s10943-018-00755-w>.

system ensures that entrepreneurs feel less alone in facing business challenges. This contrasts sharply with individualistic cultures, which tend to view entrepreneurs as individuals who must survive alone. Therefore, Banjar culture contributes significantly to the socio-economic resilience of the community.

The Banjarese work ethic is also a crucial factor in shaping entrepreneurial character. Banjarese people are known for their hard work and resilience in challenging conditions. This character is shaped by their historical experience of river trade, which demands perseverance and courage in the face of risk. The value of hard work is then passed down through generations within families.³⁶ Banjarese children are taught from an early age the importance of entrepreneurship and economic independence. This instills in many MSMEs a strong fighting spirit in maintaining their businesses.

The Banjarese communication culture also influences the development of MSMEs. Banjarese people are known for their polite and persuasive communication style. In business, this communication pattern creates harmonious relationships between sellers and customers. A friendly and courteous attitude enhances customer satisfaction during transactions. Furthermore, good communication also strengthens long-term relationships with loyal customers. This factor is one of Banjarese MSMEs' strengths in maintaining market loyalty.

Social capital in Banjar society is closely linked to the success of MSMEs. Social capital encompasses social networks, mutual trust, and collective norms within the community. In the context of MSMEs, social capital facilitates access to information and economic opportunities. Many businesses acquire new customers through recommendations from their communities and families. Furthermore, social networks facilitate collaboration between businesses in addressing economic challenges. Thus, social capital is a crucial asset in the development of MSMEs based on local culture.

Islamic spirituality also influences the mental health of entrepreneurs. Religious entrepreneurs tend to manage stress better than less religious ones.³⁷ They employ religious-based coping mechanisms such as prayer, supplication, and dhikr (remembrance of God). These spiritual activities provide inner peace when facing business pressures. Furthermore, spirituality also increases gratitude, enabling entrepreneurs to more realistically accept economic conditions. A stable psychological state is crucial for maintaining business sustainability.

Banjar culture, which values family ties, has a positive impact on the stability of MSMEs. Many small businesses in South Kalimantan are family-run, creating more

³⁶ Noor El-Dassouki et al., "Barriers to Accessing Kidney Transplantation Among Populations Marginalized by Race and Ethnicity in Canada: A Scoping Review Part 1—Indigenous Communities in Canada," *Canadian Journal of Kidney Health and Disease* 8 (2021), <https://doi.org/10.1177/2054358121996835>.

³⁷ Nicole Lindsay et al., "The Spiritual Experiences of Contemporary Māori in Aotearoa New Zealand: A Qualitative Analysis," *Journal of Spirituality in Mental Health* 24, no. 1 (2022): 77, <https://doi.org/10.1080/19349637.2020.1825152>.

harmonious working relationships.³⁸ The family business system facilitates the process of business regeneration between generations. Furthermore, family ties also increase employee loyalty in small businesses. In many cases, family members are willing to support the business even during difficult economic times. This strengthens the long-term resilience of MSMEs.

The influence of Islamic religiosity on business orientation is also evident in the attention MSMEs pay to halal aspects. Banjarese entrepreneurs generally pay close attention to the halal certification of their products and business processes. They believe that halal businesses will bring blessings to their lives. This awareness enhances moral standards in daily business practices. Furthermore, halal orientation also increases consumer trust in MSME products. Thus, religiosity has a direct impact on business competitiveness in the Muslim market.

The interaction between Islamic religiosity and Banjar culture creates a unique entrepreneurial model in South Kalimantan. Entrepreneurs focus not only on material gain but also on social harmony and spiritual blessings. This entrepreneurial model results in more ethical and humane business practices. In many cases, MSMEs prioritize good customer relationships over short-term profits. This value strengthens long-term business sustainability. Therefore, the combination of culture and religiosity is a key strength of Banjar MSMEs.

From an Islamic education perspective, the results of this discussion demonstrate the importance of integrating religious values and local culture in entrepreneurship education.³⁹ Entrepreneurship education is not sufficient to simply teach business skills and business management. Education must also foster moral character such as honesty, trustworthiness, hard work, and social responsibility. Local cultural values such as mutual cooperation and solidarity also need to be integrated into the educational process. This approach is crucial for creating a generation of resilient and ethical entrepreneurs. Thus, the development of MSMEs in South Kalimantan can be sustainable and in keeping with the cultural identity of the Banjar community.

³⁸ Richard G. Cowden et al., "Religious/Spiritual Struggles and Psychological Distress: A Test of Three Models in a Longitudinal Study of Adults with Chronic Health Conditions," *Journal of Clinical Psychology* 78, no. 4 (2022): 547, <https://doi.org/10.1002/jclp.23232>.

³⁹ Tyler J. Vanderweele, Tracy A. Balboni, and Howard K. Koh, "Invited Commentary: Religious Service Attendance and Implications for Clinical Care, Community Participation, and Public Health," *American Journal of Epidemiology* 191, no. 1 (2022): 32, <https://doi.org/10.1093/aje/kwab134>.

Conclusion

Islamic religiosity and Banjar culture significantly influence the resilience and entrepreneurial character of MSMEs in South Kalimantan. Islamic religiosity fosters honesty, trustworthiness, patience, and trust in God in running a business. These spiritual values provide psychological strength and intrinsic motivation for MSMEs in facing economic challenges. Furthermore, Banjar culture, through its "kayuh baimbai" (trustworthy trust), fosters social solidarity and economic cooperation, strengthening the resilience of community businesses. The combination of religiosity and local culture fosters entrepreneurial character that is resilient, ethical, and adaptable to change. This research demonstrates that MSME development in South Kalimantan is inseparable from the cultural and religious context of the Banjar community. Therefore, economic empowerment strategies need to integrate Islamic values and local culture into entrepreneurship education and MSME development policies. This approach is crucial for creating economic development that is oriented not only toward material gain but also toward blessings, justice, and social welfare.

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