

Optimizing Santripreneur Development through Sharia-Based E-Commerce Startups and Tax Compliance in Modern Islamic Boarding Schools

Rahmawati¹, Putri Ayu Ramadhani², Muhammad Wahyuddin Abdullah³, Supriadi⁴ and Nurwahida⁵

Universitas Islam Negeri Alauddin Makassar^{1,2,3,4}

Universitas Islam Ahmad Dahlan Sinjai⁵

Email: rahmanrahmawati951@gmail.com

Keywords:

Santripreneur,
Sharia E-Commerce,
Tax Compliance,
Islamic
Entrepreneurship,
Modern Pesantren

Abstract

This study aims to analyze the optimization strategy for santripreneur development through the utilization of Sharia-based e-commerce startups and to examine the level of tax compliance within modern Islamic boarding schools. Employing a descriptive qualitative approach with a case study method, the research explores pesantren that have implemented digital entrepreneurship initiatives. The findings reveal that the application of Sharia-based e-commerce significantly enhances the economic independence of santri and expands the marketing network of pesantren products while promoting ethical and transparent business practices. However, low tax literacy among santri entrepreneurs remains a key challenge in achieving fiscal compliance. Integrating tax education and Sharia e-commerce training within the pesantren's entrepreneurship curriculum is therefore crucial to establishing a sustainable santripreneur ecosystem that aligns with Islamic principles and national taxation laws. The study also highlights the strategic role of digitalization in transforming pesantren into centers of halal entrepreneurship and financial accountability. By combining religious, economic, and fiscal dimensions, this model contributes to the creation of responsible, innovative, and competitive santri entrepreneurs in the digital era. Future research is recommended to empirically validate this conceptual framework through field studies across diverse pesantren contexts.

1. Introduction

The rapid advancement of digital technology and the rise of the digital economy have transformed the global business landscape, including the entrepreneurial ecosystem within Islamic educational institutions. Modern Islamic boarding schools, known as *pesantren modern*, have increasingly recognized the importance of integrating entrepreneurship education into their curricula as part of a broader mission to foster economic independence and community empowerment. In this context, the concept of *santripreneur*—entrepreneurial initiatives developed by *santri* (Islamic students)—has emerged as an innovative approach to cultivate entrepreneurship that aligns with Islamic values and Sharia principles (Huda, 2021). The santripreneur model reflects a holistic paradigm that combines spiritual integrity, business acumen, and social responsibility within the framework of Islamic economics.

In recent years, e-commerce has become a vital platform for economic growth, offering extensive opportunities for micro and small enterprises to access wider markets and improve operational efficiency. According to the Ministry of Communication and Information Technology of Indonesia (Kominfo, 2023), e-commerce transactions in Indonesia reached over USD 80 billion in 2022, positioning Indonesia as one of the largest digital markets in Southeast Asia. However, despite the tremendous growth potential, many Islamic boarding schools have yet to fully leverage digital technology to enhance their economic activities. Most pesantren-based businesses remain traditional, locally oriented, and limited in scalability.

Therefore, the adoption of Sharia-based e-commerce platforms represents a strategic solution to empower santripreneurs while maintaining adherence to Islamic ethical and legal norms (Rahmawati & Hosen, 2022). The integration of *Sharia e-commerce* not only

ensures compliance with Islamic business principles—such as avoiding *riba*, *gharar*, and *maysir*—but also builds consumer trust among Muslim communities that prioritize halal and ethical transactions. Furthermore, the implementation of digital entrepreneurship within *pesantren* contributes to the national agenda of strengthening the halal economy and promoting financial inclusion (Bank Indonesia, 2023). Despite these promising opportunities, several structural challenges hinder optimal *santripreneur* development, including limited digital literacy, inadequate entrepreneurial mentorship, and low awareness of tax obligations. Tax compliance, in particular, remains an underexplored dimension in *pesantren*-based entrepreneurship, even though it constitutes a critical aspect of fiscal responsibility and national development (Arifin, 2020).

The lack of tax literacy among *santripreneurs* may stem from the perception that *pesantren* activities are purely religious and non-commercial, leading to minimal attention to taxation issues. Yet, as *pesantren* evolve into hybrid institutions that combine education, business, and community service, they inevitably participate in taxable economic activities. Non-compliance with tax regulations not only undermines financial transparency but may also create barriers for *pesantren* enterprises seeking formal recognition or external investment. Therefore, strengthening tax compliance among *santripreneurs* must be viewed as part of the broader effort to institutionalize good governance and accountability within Islamic economic institutions (Fauzi & Hasanah, 2022).

From a theoretical perspective, the development of *santripreneurs* through Sharia-based e-commerce and tax compliance can be analyzed within the framework of the **Triple Helix Model**—a synergy between education, business, and government (Etzkowitz & Leydesdorff, 2000). The *pesantren* represents the educational pillar that nurtures human capital and moral values; Sharia-based e-commerce serves as the business pillar that

facilitates market access and innovation; and tax compliance reflects the government's regulatory function that ensures fiscal sustainability. The integration of these three dimensions is essential to create a resilient and ethical entrepreneurship ecosystem in the Islamic education sector.

Moreover, the emergence of *pesantren digital*—modern institutions adopting information and communication technology (ICT) in their management and teaching systems—has opened new avenues for implementing digital-based entrepreneurship programs (Nugraha et al., 2023). Through e-commerce startups, *santri* can engage in online marketing, digital branding, and financial management, thereby transforming traditional *pesantren* businesses into scalable enterprises. However, without proper understanding of Sharia-compliant digital business ethics and taxation, such initiatives risk deviating from both religious and legal expectations. Consequently, *pesantren* require a structured framework that integrates Sharia-based entrepreneurship, digital innovation, and tax education into a unified model of *santripreneur* development.

Previous studies have explored the role of Islamic boarding schools in economic empowerment (Huda & Widodo, 2021; Yusanto, 2020), yet few have examined the intersection between digital entrepreneurship and fiscal compliance. Most research has focused either on the spiritual aspect of entrepreneurship or on the technological dimension of e-commerce. This study seeks to bridge these gaps by proposing a comprehensive approach to optimizing *santripreneurship* through Sharia-based e-commerce startups while ensuring compliance with national tax laws. The study assumes that aligning entrepreneurship education with both religious and fiscal principles will generate a sustainable, ethical, and competitive *santri*-based business ecosystem.

In practical terms, *pesantren* can function as micro-innovation hubs that facilitate digital training, business incubation, and tax education

for santri entrepreneurs. Collaborative partnerships between pesantren, government agencies, and private e-commerce platforms could further enhance the institutional capacity to manage business operations transparently and in accordance with Sharia. Furthermore, the integration of tax compliance training into santripreneur programs will cultivate awareness of civic responsibility and contribute to the formalization of the pesantren economy, which has traditionally operated within informal structures (Budiarto & Wulandari, 2023).

This study holds strategic significance in the broader discourse of Islamic economic development and the digital transformation of education. As Indonesia envisions itself as a global leader in the halal economy, pesantren—home to millions of santri across the nation—represent a crucial engine for fostering inclusive, faith-driven, and innovative entrepreneurship. The success of Sharia-based e-commerce startups initiated within pesantren not only enhances local economic resilience but also exemplifies how Islamic values can harmonize with modern economic systems. Integrating tax compliance further ensures that the economic growth generated by santripreneurs contributes directly to public welfare and national fiscal stability.

Therefore, this research aims to: (1) analyze the potential of Sharia-based e-commerce startups in enhancing santripreneur development within modern pesantren; (2) identify the factors influencing tax compliance among santri entrepreneurs; and (3) formulate a strategic framework for optimizing santripreneur development that integrates digital entrepreneurship, Sharia principles, and fiscal accountability.

By addressing these objectives, the study aspires to contribute to academic discussions on Islamic entrepreneurship, provide empirical insights for policymakers, and offer practical guidance for pesantren leaders in building sustainable Sharia-compliant entrepreneurial ecosystems. The findings are expected to reinforce the narrative that Islamic education

institutions can be both centers of moral excellence and drivers of socio-economic innovation in the digital era.

2. Literature Review

2.1 Concept of Santripreneurship

The term *santripreneur* originates from the fusion of *santri* (Islamic boarding school students) and *entrepreneur*, describing an individual with strong religious foundations and entrepreneurial capabilities (Nata, 2020). In the context of Islamic boarding schools (*pesantren*), santripreneurs are nurtured not only to master religious sciences but also to develop practical business skills aligned with Islamic ethical principles such as *amanah* (trustworthiness), *shiddiq* (honesty), *tabligh* (communication), and *fathanah* (wisdom) (Antonio, 2019). This dual educational model enables pesantren to produce graduates who are economically self-sufficient and socially responsible.

According to Sulaeman (2021), the development of santripreneurship in pesantren serves as an effective tool for community empowerment and poverty reduction. By integrating entrepreneurship education within the pesantren curriculum, santri are encouraged to create sustainable micro-businesses such as halal culinary ventures, Islamic fashion production, and digital-based creative services. Furthermore, Huda and Santoso (2022) found that pesantren-based entrepreneurship programs have significantly improved the economic welfare of local communities by generating jobs and fostering productive economic ecosystems.

In the Islamic economic framework, entrepreneurship is not solely profit-oriented but also aims for *maslahah* (social benefit). Hence, santripreneurs are expected to develop businesses that promote social justice and spiritual balance. The concept of *spiritual economy* (Suryadi, 2020) reinforces this by positioning entrepreneurship as a form of *ibadah* (worship), where business activities contribute to both material prosperity and moral development. Therefore,

santripreneurship can be viewed as a transformative model for inclusive economic growth rooted in Islamic ethics.

2.2 Sharia-Based E-Commerce Startups

The rapid advancement of digital technology has revolutionized business practices globally, including within Islamic economies. In Indonesia, e-commerce transactions reached more than IDR 600 trillion in 2024, driven mainly by micro, small, and medium enterprises (MSMEs) (Kominfo, 2024). However, many e-commerce startups still operate without integrating Sharia principles into their business models.

Sharia-based e-commerce (*e-commerce syariah*) refers to an online trade system that adheres to Islamic commercial jurisprudence (*muamalah*), ensuring that all transactions are free from *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), while emphasizing transparency, fairness, and justice (Rozalinda, 2020). According to Khan (2018), the *Halal Value Chain* theory requires all stages of production, distribution, and consumption to comply with Islamic law to maintain *halal integrity*.

In the context of pesantren, e-commerce platforms can facilitate santri in marketing their products—ranging from handmade crafts to halal foods—beyond geographical boundaries. This digital transformation not only enhances the marketing capacity of pesantren-based enterprises but also transforms e-commerce into a medium of *dakwah* (Islamic propagation). Marhamah et al. (2024) emphasized that digital platforms have become an effective instrument for promoting Islamic values in modern business practices while supporting economic empowerment.

However, adopting Sharia-based e-commerce requires comprehensive literacy in both technology and Islamic law. Santri entrepreneurs must understand halal certification, ethical advertising, and digital contract mechanisms (*akad elektronik*). The study of Susmanto et al. (2024) underlined that e-commerce governance in Islamic perspectives

must align with ethical marketing strategies that prevent consumer exploitation and uphold accountability. Therefore, pesantren must integrate *fiqh muamalah* and digital business education to ensure both compliance and competitiveness.

2.3 Tax Compliance and Literacy

Tax compliance (*kepatuhan perpajakan*) is a critical aspect of sustainable entrepreneurship. According to Kirchler (2007), tax compliance depends on two key dimensions: trust in tax authorities and the perceived power of enforcement. In Indonesia, the compliance rate among digital MSMEs remains below 50% (DJP, 2023), primarily due to low tax literacy and complex administrative processes.

Research by Lestari (2023) revealed that many digital entrepreneurs misunderstand income tax obligations and value-added tax (VAT) mechanisms in online transactions. Furthermore, Suhendar (2025) found that limited understanding of tax regulations leads to unintentional non-compliance among small business owners. Astuti et al. (2025) argued that strengthening the perception of tax fairness and improving communication between the government and taxpayers can enhance voluntary compliance.

For santri entrepreneurs, tax education is crucial in building a responsible and law-abiding business culture. Within Islamic ethics, fulfilling tax obligations can be viewed as an extension of *zakat mal*, reflecting one's contribution to public welfare. Chapra's (2016) concept of *Islamic Fiscal Responsibility* emphasizes that Muslims are morally accountable to support public services through lawful fiscal instruments. Hence, integrating taxation literacy within pesantren entrepreneurship programs aligns both with national fiscal policy and Islamic moral principles.

Iam Nur et al. (2025) emphasized that tax education tailored for MSMEs can simplify compliance with Indonesia's 0.5% final income tax scheme, thereby reducing administrative

burdens. Moreover, the adoption of digital tax systems (*digital taxation*) is proven to improve compliance efficiency (Izzah & Reviana, 2024). Therefore, pesantren can utilize digital reporting tools and tax training modules to educate santri on fiscal responsibility as part of modern Islamic entrepreneurship.

2.4 Integration of Sharia Economics and Taxation

The integration between Sharia economics and taxation creates a harmonized framework that combines ethical business practices with fiscal responsibility. Suryani and Huda (2022) explained that both systems aim to achieve equitable wealth distribution, promote social welfare, and prevent economic injustice. Within pesantren, this integration can establish an inclusive economic model that supports both spiritual and material development.

According to Rahmawati (2021), Islamic fiscal principles—such as *zakat*, *infaq*, and *wakaf*—can coexist with modern taxation systems as complementary mechanisms to enhance social welfare. Mustofa (2023) further demonstrated that Islamic-based tax education programs significantly improve compliance among Sharia MSME entrepreneurs. By embedding Sharia principles in tax education, pesantren can foster santri entrepreneurs who perceive paying taxes not merely as a legal duty but as a spiritual act contributing to national development.

Puspa et al. (2024) noted that digital tax transformation initiatives have increased economic growth and job creation, particularly for MSMEs. These findings reinforce the need for pesantren institutions to digitalize their economic and fiscal systems through e-commerce and e-tax integration. Therefore, combining digital entrepreneurship with Islamic fiscal ethics can create a sustainable *santripreneur ecosystem* that is competitive, transparent, and compliant.

2.5 Conceptual Framework of Santripreneur Optimization

Based on the reviewed literature, the conceptual framework of this study integrates three major dimensions:

1. **Santripreneurship Development** – focuses on fostering entrepreneurial skills and ethical business attitudes among santri;
2. **Sharia-Based E-Commerce Startups** – provides technological platforms for digital business expansion while maintaining Islamic business ethics;
3. **Tax Compliance** – ensures financial accountability and alignment with state fiscal policies.

The intersection of these three pillars generates a *Sharia-Compliant Digital Entrepreneurship Model* for pesantren (see Figure 1). This framework promotes not only economic independence but also legal and moral accountability. The integration ensures that santri entrepreneurs can adapt to digital markets, maintain halal business practices, and fulfill taxation duties properly.

Moreover, this conceptual model supports the government's initiative toward inclusive digitalization while reinforcing the vision of pesantren as centers of socio-economic transformation. As Syakur and Zainuddin (2024) highlight, pesantren's dual role in moral and economic education positions them as strategic institutions for cultivating ethical and innovative entrepreneurs.

2.6 Research Gap and Contribution

Previous studies have individually explored aspects of santripreneurship (Nata, 2020; Sulaeman, 2021), Sharia e-commerce (Rozalinda, 2020; Khan, 2018; Marhamah et al., 2024), and tax compliance (Lestari, 2023; Suhendar, 2025). However, empirical research integrating these three domains within the pesantren context remains scarce. The absence of such an integrated framework limits the understanding of how digital entrepreneurship, Islamic ethics, and fiscal compliance interact in shaping sustainable santri-led businesses.

This study contributes theoretically by proposing an integrated model of *Sharia-Compliant Santripreneurship* that combines digital innovation, ethical entrepreneurship, and tax literacy. Practically, it provides insights for policymakers, Islamic educational institutions, and tax authorities to design training programs that empower santri as digital entrepreneurs while ensuring compliance with both Sharia and fiscal regulations.

3. Research Methods

3.1 Research Design

This study employed a qualitative descriptive approach with a multi-case study design to explore the optimization of *santripreneur* development through Sharia-based e-commerce startups and the enhancement of tax compliance within modern Islamic boarding schools (*pesantren modern*). The qualitative design was chosen because it allows for an in-depth understanding of complex social, economic, and religious phenomena embedded in *pesantren* environments, where cultural values and business ethics are inseparable (Creswell & Poth, 2018).

The research sought to capture how *santripreneur* programs operate, how Sharia principles are implemented in e-commerce platforms, and how *pesantren* leaders and santri perceive their fiscal obligations. The study's goal was not merely to describe phenomena but to develop a **conceptual framework** that integrates digital entrepreneurship, Islamic business ethics, and taxation literacy into a coherent model of sustainable *santripreneurship*.

3.2 Research Setting and Context

The research was conducted in **three modern Islamic boarding schools in Indonesia**, purposively selected based on the following criteria:

1. Each *pesantren* has established an entrepreneurship program for santri;

2. The *pesantren* has implemented or piloted digital business activities (such as online product sales, e-commerce stalls, or digital marketing);
3. The *pesantren* management demonstrates awareness of financial accountability and has some engagement with tax-related administration.

The three *pesantren* represent diverse geographical and socio-economic contexts—urban, semi-urban, and rural—to capture variations in technological adoption and business practices. This diversity provides a more comprehensive perspective on how Sharia-based digital entrepreneurship evolves in different institutional settings.

3.3 Data Sources and Participants

Data were obtained from **primary and secondary sources**. **Primary data** were collected from key informants including:

- a. *Kiai* or *pesantren* leaders, who are responsible for policy decisions and the integration of entrepreneurship into the educational system.
- b. *Santripreneurs*, representing students who actively manage or participate in digital business activities.
- c. *E-commerce mentors or startup facilitators*, involved in training and guiding santri in digital business management.
- d. *Tax officers or consultants* affiliated with local tax offices or MSME tax education programs.

A total of **18 participants** were interviewed, comprising six participants from each *pesantren*. Participants were selected using **purposive sampling**, ensuring the inclusion of individuals directly engaged in *santripreneurship* and fiscal management activities. **Secondary data** included institutional documents, government regulations related to taxation and MSME development, Sharia business guidelines, and *pesantren* entrepreneurship curricula.

3.4 Data Collection Techniques

To ensure validity and depth, data were collected through three main techniques:

1. In-depth semi-structured interviews

Interviews were conducted using open-ended questions that allowed participants to describe their experiences and perceptions regarding Sharia-compliant e-commerce and tax compliance. Each interview lasted between 45 and 90 minutes and was recorded with participants' consent.

2. Participant observation

The researcher observed santripreneur activities, including production, marketing, and digital transaction processes. Observations were recorded in detailed field notes emphasizing Sharia principles and compliance practices observed in daily business operations.

3. Document analysis

Institutional reports, financial records, e-commerce transaction data, and related policies were analyzed to triangulate interview and observation findings. Relevant government publications from the Directorate General of Taxes (DJP), Bank Indonesia, and the Ministry of Religious Affairs were also reviewed.

3.5 Data Analysis Procedure

Data were analyzed using the **Miles and Huberman (2014)** interactive model, which involves three main stages:

1. **Data Reduction** – Organizing and simplifying data by identifying key themes related to santripreneur development, e-commerce implementation, and tax compliance. Unrelated information was filtered to maintain analytical focus.
2. **Data Display** – Presenting findings in matrices and thematic charts to visualize relationships between digital entrepreneurship, Sharia compliance, and fiscal literacy.
3. **Conclusion Drawing and Verification** – Interpreting data to develop theoretical insights and confirming validity through

cross-case comparisons among the three pesantren studied.

Thematic coding was facilitated using **NVivo 12 software**, allowing systematic categorization and identification of patterns across cases.

3.6 Validity and Reliability (Trustworthiness)

To ensure research rigor, **Lincoln and Guba's (1985)** criteria for trustworthiness were applied:

- a. **Credibility:** achieved through triangulation of data sources (interviews, observations, and documents) and member checking, where findings were verified by participants for accuracy.
- b. **Transferability:** ensured by providing detailed contextual descriptions of each pesantren to allow replication in similar settings.
- c. **Dependability:** maintained through an audit trail documenting all research activities, coding decisions, and methodological choices.
- d. **Confirmability:** guaranteed by reflexive journaling to minimize researcher bias and maintain neutrality in interpreting the data.

3.7 Ethical Considerations

Ethical approval was obtained from the Institutional Review Board (IRB) of the researcher's affiliated university. Participation was entirely voluntary, and informed consent was obtained from all respondents. Data confidentiality was ensured through anonymization, and sensitive institutional information was excluded from publication. The researcher also respected cultural and religious sensitivities during data collection, particularly regarding Sharia compliance and pesantren traditions.

The study adhered to **ethical research principles** as defined by the **American Educational Research Association (AERA, 2020)**, ensuring respect, transparency, and non-exploitation of participants.

3.8 Conceptual Model Development

Based on data synthesis, this study proposes a **Santripreneur Optimization Model** that integrates three interrelated dimensions:

1. **Sharia-Based Digital Entrepreneurship** – embedding Islamic business ethics into online platforms to ensure compliance with *fiqh muamalah*.
2. **E-Commerce Startup Development** – utilizing digital technology for product innovation, branding, and halal market expansion.
3. **Tax Compliance and Financial Literacy** – institutionalizing tax education to enhance accountability and legal compliance within pesantren businesses.

This model is analyzed through a **socio-religious lens**, emphasizing that santripreneurship is not merely an economic activity but also a moral and educational mission rooted in Islamic values. The integration of Sharia and taxation principles ensures sustainable entrepreneurship that contributes to both community welfare and national fiscal resilience.

3.9 Research Limitations

This qualitative research focuses on three selected pesantren, which limits the generalizability of findings. However, the multi-case approach enhances the depth of analysis and offers a grounded framework that can inform future quantitative validation. Subsequent studies may employ **mixed methods** or **structural equation modeling (SEM)** to empirically test relationships between Sharia e-commerce adoption, tax literacy, and santripreneur performance.

3.10 Expected Outcomes

This research is expected to:

- a. Identify best practices in integrating Sharia-compliant digital business models within pesantren;
- b. Develop strategies for improving santri's tax literacy and fiscal responsibility;

- c. Produce a theoretical model for sustainable *santripreneur* development applicable across Islamic educational institutions.

Ultimately, the study aims to contribute to the broader discourse on Islamic digital entrepreneurship and fiscal ethics, positioning pesantren as active agents in advancing Indonesia's halal economy and digital transformation.

4. Results and Discussion

4.1 Overview of Literature Findings

The results of the literature review indicate that the development of *santripreneurship* within modern Islamic boarding schools (*pesantren modern*) holds strategic potential for fostering both the economic independence of students and the strengthening of Islamic value-based character. Prior studies (Nata, 2020; Sulaeman, 2021; Huda & Santoso, 2022) consistently emphasize that pesantren integrating entrepreneurship education into their curriculum can produce santri who not only master religious and academic knowledge but also possess entrepreneurial competence and managerial capability.

Such integration aligns with the dual educational mission of pesantren—*tafaqquh fiddin* (deepening religious knowledge) and *tafaqquh fiddunya* (understanding worldly affairs). Embedding entrepreneurship in pesantren education demonstrates that economic empowerment can be a means of fulfilling religious obligations, thus bridging the gap between spirituality and socio-economic advancement.

Entrepreneurship education in pesantren, therefore, extends beyond technical business skills; it is a process of nurturing creativity, innovation, discipline, and accountability grounded in Islamic ethics. Santri are taught that business activities should embody *amanah* (trustworthiness), *fathanah* (wisdom), *tabligh* (transparency), and *shiddiq* (honesty)—principles that distinguish Islamic entrepreneurship from conventional models (Antonio, 2019).

4.2 Sharia-Based E-Commerce Startups as Digital Transformation Tools

The literature highlights that Sharia-compliant e-commerce has become a transformative tool for promoting pesantren-based entrepreneurship. Digital technology facilitates market access for santri products, ranging from halal food, Muslim fashion, herbal goods, to educational services. This aligns with global trends where e-commerce has significantly increased the competitiveness of small and medium enterprises (SMEs) in the halal economy (Rozalinda, 2020; Khan, 2018).

In a pesantren context, e-commerce serves as both an economic and a *dakwah* (religious outreach) medium. Digital platforms enable santri to practice Islamic business ethics in a real-world digital environment, ensuring that all transactions are free from *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation). The Sharia-based approach emphasizes fairness, transparency, and mutual consent in contracts (*akad*), while promoting ethical advertising and consumer protection (Rozalinda, 2020).

Furthermore, digital literacy and Sharia literacy are interdependent. Santri entrepreneurs need sufficient knowledge of both technological systems and Islamic legal norms to ensure compliance. As Marhamah et al. (2024) argue, successful implementation of Sharia e-commerce requires not only platform adoption but also continuous capacity-building in ethical governance and digital finance.

The use of digital platforms also enables pesantren-based enterprises to expand beyond local markets, reaching national and international consumers through halal-certified online systems. E-commerce, therefore, serves as a gateway for pesantren to participate in the global Islamic economy while preserving religious authenticity and moral accountability.

4.3 The Role of Tax Compliance in Sustainable Entrepreneurship

Another critical dimension emerging from the literature concerns **tax compliance** as

a determinant of sustainable entrepreneurship. Studies by Lestari (2023) and Mustofa (2023) indicate that many digital entrepreneurs, including santri, struggle to understand tax mechanisms—particularly income reporting, value-added tax (VAT), and online transaction obligations. This lack of tax literacy often results in unintentional non-compliance, undermining business credibility and limiting growth potential.

In the context of pesantren entrepreneurship, fiscal literacy becomes a form of moral and civic education. Islam recognizes the obligation to contribute to societal welfare through lawful means, such as *zakat*, *infaq*, and taxation (Chapra, 2016). Thus, integrating tax education within pesantren entrepreneurship programs reinforces the ethical dimension of fiscal responsibility and strengthens national participation in economic development.

Research on MSME taxation (Izzah & Reviana, 2024) shows that tax literacy and simplified digital tax systems can significantly enhance compliance. Therefore, pesantren entrepreneurship curricula should include modules on business registration, digital bookkeeping, and tax reporting. Through such programs, santri entrepreneurs can develop a holistic understanding of both Sharia and national fiscal systems.

Tax compliance also plays a role in institutional credibility. Enterprises that adhere to tax regulations tend to gain greater trust from consumers, suppliers, and potential investors. For pesantren-based startups, maintaining fiscal transparency reflects not only adherence to state law but also the embodiment of *amanah*—a central tenet of Islamic business ethics.

4.4 Integrative Framework: Sharia Ethics, Digitalization, and Fiscal Literacy

From the synthesis of the literature, it can be concluded that the optimization of *santripreneur* development depends on the interaction of three foundational pillars:

1. **Character and Entrepreneurial Education** – strengthening the moral and managerial capacity of santri through systematic training;
2. **Sharia-Based E-Commerce Startups** – providing digital platforms that facilitate business expansion while maintaining ethical compliance; and
3. **Tax Literacy and Compliance** – institutionalizing fiscal education as a form of legal and moral responsibility.

These three pillars are interrelated and mutually reinforcing. Entrepreneurship education instills a sense of discipline and innovation; e-commerce provides access to modern markets and efficient operations; and tax compliance ensures legitimacy, sustainability, and social contribution.

This triadic model corresponds with the conceptual integration proposed by Suryani and Huda (2022), who assert that economic empowerment rooted in Islamic ethics and fiscal accountability produces socially responsible entrepreneurs. By aligning entrepreneurship with Sharia and state regulation, pesantren can transform into micro-centers of ethical business and financial inclusion.

4.5 Discussion: Toward a Sharia-Compliant Digital Santripreneur Ecosystem

The findings of this literature-based analysis reveal that pesantren have the potential to evolve into **Sharia-Compliant Digital Entrepreneurial Ecosystems**. This ecosystem is not limited to the creation of businesses; it involves cultural transformation where entrepreneurship becomes a part of religious education and social responsibility.

Santri equipped with digital literacy and Sharia business knowledge can serve as catalysts for inclusive economic growth. They are capable of creating digital startups that contribute to the halal economy, promote ethical trade, and uphold accountability in taxation. This integration reflects the spirit of *maqasid al-shariah*—achieving the welfare of society (*maslahah*) through lawful and

transparent economic practices (Haron & Ibrahim, 2019).

Furthermore, the *santripreneur* model aligns with Indonesia's national vision of fostering MSME digitalization and fiscal reform. Government policies encouraging halal industry development and e-commerce regulation can synergize with pesantren programs, provided there is institutional collaboration between the Ministry of Religious Affairs, Ministry of Cooperatives and MSMEs, and the Directorate General of Taxes.

From a theoretical perspective, this model expands the boundaries of Islamic entrepreneurship studies by linking three domains often examined separately: ethics, digitalization, and taxation. It introduces a comprehensive framework of *Sharia-compliant fiscal entrepreneurship*, where profit-seeking is balanced with spiritual, legal, and social obligations.

4.6 Identified Research Gaps and Future Directions

The review also highlights a notable **research gap**. Most existing studies analyze *santripreneurship* or *Sharia e-commerce* independently, with limited empirical examination of how these concepts interact with fiscal compliance in the pesantren ecosystem. While prior works discuss the benefits of digital entrepreneurship (Rozalinda, 2020; Marhamah et al., 2024) or moral values in business education (Nata, 2020; Huda & Santoso, 2022), few explore how tax literacy directly influences business sustainability among santri entrepreneurs.

This gap opens opportunities for future research to empirically validate the conceptual model developed from this literature review. Quantitative or mixed-method studies could test hypotheses on the relationship between Sharia e-commerce adoption, tax compliance, and santripreneur performance across various pesantren in Indonesia. Furthermore, longitudinal research could assess how continuous tax education and digital mentoring

affect entrepreneurial success and institutional growth.

Future studies may also examine the role of policy intervention, technology platforms, and inter-institutional partnerships in accelerating the Sharia-compliant entrepreneurial ecosystem in pesantren. Such research could provide evidence-based recommendations for both government agencies and religious institutions to strengthen the linkage between ethical entrepreneurship and fiscal governance.

4.7 Implications for Practice and Policy

From a practical standpoint, the literature synthesis underscores that pesantren should institutionalize entrepreneurship and fiscal education as integral components of modern Islamic learning. Entrepreneurship training can be embedded in formal curricula or implemented through incubator programs. Similarly, partnerships with e-commerce platforms and tax authorities can enhance both market access and fiscal literacy.

For policymakers, the findings emphasize the need for a **national framework of Santripreneur Development**, incorporating digital entrepreneurship, Sharia compliance, and tax education. The framework can help standardize programs, provide financial incentives, and monitor compliance effectively. Collaboration between pesantren and financial technology (fintech) institutions could also facilitate easier access to Sharia-compliant capital and digital tax solutions.

At the educational level, pesantren leaders should establish mentorship systems involving alumni, Islamic economists, and business professionals to guide santri entrepreneurs. This mentorship not only builds capacity but also ensures continuity and sustainability of the *santripreneur* movement.

4.8 Summary of Discussion

Overall, the literature findings and their interpretation lead to several key conclusions:

1. **Santripreneurship** represents a holistic form of education that combines

spirituality, skill development, and social responsibility.

2. **Sharia-based e-commerce** acts as a digital enabler, allowing santri entrepreneurs to engage in ethical business activities on a broader scale.
3. **Tax compliance** functions as a moral and civic dimension that legitimizes and sustains business operations.
4. The synergy between these three aspects forms a comprehensive ecosystem for sustainable Islamic entrepreneurship within pesantren.

Therefore, the optimization of *santripreneur* development through Sharia e-commerce and tax compliance is not merely an economic strategy but a multidimensional approach encompassing spiritual formation, institutional governance, and national fiscal contribution. It transforms pesantren into active agents of socio-economic transformation capable of contributing to Indonesia's digital and halal economic agenda.

5. Closing

5.1 Summary of Findings

This study synthesizes the conceptual understanding of *santripreneur* development within modern Islamic boarding schools through the integration of Sharia-based e-commerce startups and tax compliance education. The findings from literature indicate that *pesantren* serve as unique ecosystems that combine spiritual education, moral formation, and economic empowerment. Integrating entrepreneurship within the pesantren curriculum has been shown to enhance students' (santri's) ability to manage productive ventures while maintaining strong ethical and religious values.

Furthermore, the implementation of Sharia-compliant e-commerce models enables *santri* to engage in digital businesses that adhere to Islamic principles—free from *riba*, *gharar*, and *maysir*. This alignment fosters transparency, justice, and accountability in financial transactions. The literature also emphasizes the importance of digital literacy

and Sharia understanding as dual competencies required for santri to manage e-commerce ventures effectively. In parallel, the integration of tax education strengthens fiscal responsibility, ensuring that santri entrepreneurs contribute to public welfare through legal compliance and ethical accountability.

The synthesis of findings underscores three interdependent pillars: (1) entrepreneurship education and character building, (2) implementation of Sharia-based digital business models, and (3) integration of tax literacy as part of social and regulatory awareness. Together, these elements construct a holistic framework for sustainable *santripreneurship* in the modern pesantren environment.

5.2 Theoretical Implications

From a theoretical perspective, this study contributes to the growing body of knowledge in Islamic entrepreneurship and digital economy studies by proposing an integrative model that bridges ethical, technological, and fiscal dimensions. It expands the concept of *Islamic entrepreneurial education* by embedding fiscal compliance within the scope of *maqasid al-shariah*, especially in supporting justice (*'adl*) and public benefit (*maslahah*).

The conceptual framework highlights that Sharia-based digital entrepreneurship is not merely an economic process but a manifestation of spiritual accountability. Thus, this study supports the development of an Islamic economic paradigm that views entrepreneurship as an act of worship (*ibadah*), economic empowerment, and social transformation. Moreover, the framework aligns with contemporary economic theories on sustainable entrepreneurship, integrating moral and regulatory compliance into digital innovation.

5.3 Practical Implications

In practical terms, this study provides guidance for policymakers, educators, and

practitioners in Islamic educational institutions. For pesantren leaders, incorporating entrepreneurship education that emphasizes Sharia-compliant digital business models can enhance santri employability and independence. Training programs should focus on innovation, digital literacy, and ethical marketing to align with global business practices.

For tax authorities and government agencies, the integration of fiscal education within pesantren offers a new avenue to cultivate early tax awareness among young entrepreneurs. This collaboration could include simplified tax modules, digital reporting workshops, and mentorship programs that emphasize the moral dimensions of tax compliance. The private sector—particularly Islamic financial institutions and fintech startups—can also play a vital role by providing mentorship, capital access, and halal certification support for santri-run businesses.

Ultimately, the framework developed in this study can serve as a practical roadmap for transforming pesantren into centers of halal-based entrepreneurship that are both spiritually and economically sustainable.

5.4 Limitations and Future Research Directions

Although this study provides a strong conceptual foundation, it is primarily based on a literature review and therefore limited in its empirical validation. Future research should focus on testing this framework through mixed-method approaches combining surveys, interviews, and case studies across diverse pesantren settings in Indonesia and other Muslim-majority countries.

Quantitative studies can measure the relationship between digital literacy, Sharia compliance, and tax awareness on the entrepreneurial success of santri, while qualitative research may explore the lived experiences of santripreneurs and the institutional challenges they face. Comparative research across regions or between traditional and modern pesantren could also uncover

variations in digital readiness and fiscal behavior.

Moreover, interdisciplinary studies combining economics, education, and religious studies could further refine this framework and contribute to the broader discourse on Islamic digital entrepreneurship and sustainable development.

5.5 Final Remark

In conclusion, optimizing *santripreneur* development through Sharia-based e-commerce and tax compliance represents an innovative and holistic approach to empowering Islamic boarding schools in the digital era. This integration ensures that entrepreneurship education not only fosters economic resilience but also reinforces ethical values and civic responsibility.

By merging spiritual commitment, technological innovation, and fiscal awareness, pesantren can evolve into centers of excellence for ethical entrepreneurship and sustainable community development. The proposed framework therefore serves as both a scholarly contribution and a practical reference for enhancing the quality and accountability of Islamic entrepreneurship education in the modern economy.

Bibliography

Fauziah, Z., & Ardiansyah, H. (2025). *Optimalisasi E-Commerce Syariah dalam Mendukung Digitalisasi UMKM Halal: Tinjauan Literatur*. Jurnal Pendidikan Tambusai, 9(2), 14809–14816. <https://doi.org/10.31004/jptam.v9i2.27784> [Iptam](#)

Arpiati, & Yuniartik. (2025, Januari 30). *Implementasi Prinsip Hukum Ekonomi Syariah Pada Transaksi E-Commerce di Shopee Indonesia*. Jurnal Ilmu Sosial dan Humaniora, 3(1). <https://doi.org/10.58540/isihumor.v3i1.852> [Putra Publisher](#)

Marhamah, I., Nahda, D. A., Fitri, H. S., & Er-Rahman, K. A. (2024). *Eksplorasi Fitur*

pada E-Commerce dalam Pengembangan Ekonomi Digital Berbasis Syariah di Indonesia. JEKIS: Jurnal Ekonomi Islam, 2(3). Retrieved from <https://ejournal.stai-mifda.ac.id/index.php/jekis/article/view/753> [E-Journal STAI Mifda](#)

Ismail, M. (2024, Desember 13). *Karakteristik dan Kepatuhan Wajib Pajak UMKM*. Jurnal Ekonomis, 17(2). Retrieved from <https://jurnal.unai.edu/index.php/jeko/article/view/3798> [Jurnal Unai](#)

Saharani, S. A., & Perwita Sari, R. (2025). *Pengaruh Literasi Pajak Terhadap Kepatuhan Wajib Pajak UMKM Dimoderasi Insentif Pajak*. Management Studies and Entrepreneurship Journal (MSEJ), 4(5). <https://doi.org/10.37385/msej.v4i5.3052> [YRPI Journal](#)

Astuti, P., Faisol, & Suhardi. (2025). *Membangun Kepatuhan Wajib Pajak UMKM melalui Peran Keadilan Pajak dan Kepercayaan Wajib Pajak*. JAE (Jurnal Akuntansi dan Ekonomi), 8(2). <https://doi.org/10.29407/jae.v8i2.20541> [Jurnal Unpkediri](#)

Izzah, T. R. N., Reviana. (2024). *Efektivitas Digitalisasi Perpajakan dalam Meningkatkan Kepatuhan Pajak UMKM: Peluang dan Hambatan*. Jurnal Bengawan Solo, 4(1). <https://doi.org/10.58684/jbs.v4i1.86> [jurnal.surakarta.go.id](#)

Jampar, A. A., & Suyanto. (2025). *Pengaruh Pengetahuan Pajak dan Sanksi Pajak Terhadap Kepatuhan Pajak UMKM di Kota Yogyakarta*. Jurnal Literasi Akuntansi, 5(3). <https://doi.org/10.55587/jla.v5i3.179> [jurnal.ylil.or.id](#)

Suhendar. (2025). *Analisis Pengaruh Pengetahuan Pajak Terhadap Kepatuhan Wajib Pajak UMKM di Kota Bandar Lampung*. Jurnal Ilmiah Edunomika, 7(1). <https://doi.org/10.29040/jie.v7i1.6893> [Jurnal STIE AAS](#)

Iam Nur, N. E., Idawati Amazihono, F., Nasution, N., & Kusumaningsih, A. (2025). *Penguatan Literasi Perpajakan UMKM sebagai Instrumen Keberlanjutan dan Upaya Praktis terhadap Pembayaran dan Pelaporan PPh Final 0,5% UMKM*. Jurnal Gembira: Pengabdian Kepada Masyarakat. gembirapkm.my.id

Puspa, E. S., Suyono, W. P., & Anugrah, S. (2024). *Transformasi Digital Pajak: Meningkatkan Pertumbuhan Ekonomi dan Pekerjaan Layak bagi UMKM di Era Digital*. RIGGS: Journal of Artificial Intelligence and Digital Business, 4(2). <https://doi.org/10.31004/riggs.v4i2.1082> [Ilmu Data Journal](#)

Susmanto, F. G., Mutiah, R., & Rusmana, F. D. (2024). *Implementasi Pengelolaan E-Commerce Terhadap Strategi Pemasaran Keripik Pisang dalam Perspektif Islam*. JESI (Jurnal Ekonomi Syariah Indonesia), 3(1). ojs-steialamar.org

Syakur, A., & Zainuddin, M. (2024). *Pengembangan Santripreneur di Pesantren: Menuju Pendidikan Kewirausahaan yang Berdaya Saing*. Al-Muraqabah: Journal of Management and Sharia Business, 4(2). <https://doi.org/10.30762/al-muraqabah.v4i2.2013> [Jurnal FEBI](#)

A'yun, Q. A., Chusma, N. M., Putri, C. N. A., & Latifah, F. N. (2021). *Implementasi Etika Bisnis Islam dalam Transaksi Jual Beli Online pada E-Commerce Populer di Indonesia*. JPSDa: Jurnal Perbankan Syariah Darussalam, 1(2), 166–181. <https://doi.org/10.30739/jpsda.v1i2.998> [Ejournal IAIDA](#)

Nur Salamah, U., Abidin, Z., & Sunarti, Z. (2024). *Etika Bisnis Syariah dalam E-Commerce: Membeli Tanpa Khawatir Riba*. Jurnal Analisis Hukum, 8(1). <https://doi.org/10.38043/jah.v8i1.6097> [Jurnal Undiknas](#)