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# Religious Moderation as Inclusive Ethics: A Phenomenological Study of Student Lived Experiences in a Multicultural Campus Environment

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## ABSTRACT

**Background:** Religious moderation (wasathiyyah) has become a crucial issue in the era of information openness and multicultural societies. **Objective:** This study aims to explore and analyze the lived experiences of students in internalizing religious moderation values within academic and social environments. **Methods:** Using a qualitative phenomenological approach, this study focuses on active students majoring in Islamic Business Management at FEBI, UIN Salatiga. Data collection was conducted through in-depth interviews, participant observation, and documentation, analyzed via Interpretative Phenomenological Analysis (IPA). **Results:** The findings reveal that students interpret wasathiyyah as an inclusive, fair, and non discriminatory professional ethical guide in both lectures and entrepreneurial practices. Religious moderation serves as social capital and an ideological shield (digital tabayyun) against social media polarization. **Conclusion:** In conclusion, internalizing wasathiyyah successfully shapes an inclusive religious professional identity, harmonizing faith commitments with modern business demands in Salatiga City. **Contribution:** This research contributes a novel framework regarding the integration of religious moderation as service excellence within higher education sociology and Islamic business ethics.

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## 1. INTRODUCTION

In the era of globalization and borderless digital connectivity, the issue of religious moderation and multicultural tolerance has become a critical global concern in maintaining social cohesion (Kumalasari et al., 2025; Suyatno et al., 2026). Campuses, serving as miniaturized societies, act as spaces where students from diverse ethnic, cultural, and religious backgrounds intersect. Amid the acceleration of information flows and ideological polarization in digital spaces, strengthening moderate religious attitudes (wasathiyyah) among young university students becomes an essential topic to examine (Hafizd et al., 2025). This topic attracts academic interest because students function not only as learners in higher education, but also as future leaders and economic actors who will interact directly with a pluralistic society.

According to experts and policies of the Ministry of Religious Affairs of the Republic of Indonesia, religious moderation should serve as a core value and worldview directing student attitudes, thinking patterns, and behavior in social and professional life (Hefni, 2020; Syahbudin et al., 2023). Ideally, students in Islamic higher education institutions, particularly within Islamic economics and business disciplines, can integrate values of justice, balance, and tolerance into their business ethics and daily interactions (Syafe'i et al., 2022). This moderate stance is reflected

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not only through ritual piety, but also as a manifestation of an inclusive public ethic, respecting differences of opinion (tasamuh), and rejecting all forms of rigid fanaticism and violence in the name of religion (Mukhoyyaroh et al., 2025).

The actual problem currently occurring is the widespread prevalence of religious exclusivism, hate speech, and polarization on social media, which are prone to influencing student perspectives (Asrianti et al., 2024; Syahbudin et al., 2023). This issue is further reinforced by initial observation and interview findings in the Islamic Business Management Department, FEBI, UIN Salatiga, where students are frequently confronted with dilemmas between maintaining rigid religious identities and meeting the fluid, heterogeneous demands of the modern business world. Some students still feel awkward or anxious when interacting, transacting, or collaborating with parties holding different religious beliefs, indicating that understanding religious moderation is often limited to normative discourse in classrooms and has not been fully internalized as social capital in practical life.

Studies on religious moderation in higher education environments have been conducted in recent years. Various studies demonstrate that strengthening community and academic culture-based curriculum plays a vital role in curbing radicalism potential on campus (Nasir and Rijal, 2021; Prasetyo et al., 2025; Suhendi et al., 2020; Yuliawati and Asri, 2024). Other studies also emphasize that social media serves as an ideological battleground significantly influencing youth tolerance levels (Anwar et al., 2026; Rudiana et al., 2026; Setiawan et al., 2026). Results from these studies indicate that the majority of current literature tends to focus on religious moderation from theological angles, general Islamic education, or national politics.

Although various studies have extensively examined religious moderation in higher education, most prior studies focused on students in purely religious study programs, such as Islamic Religious Education or Islamic Law, and were typically conducted within general campus contexts or broad religious organizations. This leaves significant empirical and contextual gaps regarding how religious moderation is understood and lived (lived experience) by students in Islamic business disciplines. This limitation causes empirical evidence regarding the perception of religious moderation in relation to inclusive business ethics and multicultural economic interaction within UIN Salatiga to remain inadequate. Based on these gaps, this study offers a qualitative phenomenological approach to expand empirical evidence regarding consciousness dynamics and the lived experiences of Islamic Business Management students.

This study generates scientific evidence regarding the lived experiences, perceptions, and internalization dynamics of religious moderation values within the context of Islamic Business Management students at FEBI, UIN Salatiga. Study findings are expected to reinforce, complement, or clarify prior study results concerning student religious attitudes, while broadening finding generalizability in higher education sociology and Islamic business ethics. Furthermore, methodologically, applying this qualitative phenomenological study is expected to provide a deep understanding of the essence of student experiences in blending spiritual piety with an inclusive stance on campus and within Salatiga City, which is recognized as a tolerant city.

This study aims to explore and analyze student lived experiences in internalizing and practicing religious moderation values in both academic and social environments. The focus of this study is directed toward active students majoring in Islamic Business Management, Faculty of Islamic Economics and Business (FEBI), UIN Salatiga, particularly in responding to diversity challenges, digital media dynamics, and inclusive business ethics demands in the modern era.

## 2. METHOD

### 2.1 Research Design

This study employs a qualitative approach utilizing a phenomenological study. This approach was chosen to explore and deeply understand the lived experiences of active students in the Islamic Business Management Department, Faculty of Islamic Economics and Business (FEBI) UIN Salatiga in internalizing, practicing, and facing religious moderation challenges on campus and in the business or economic world. The primary focus is uncovering the essence of understanding, psychological dynamics, business ethics rooted in inclusive Islamic values, and concrete student actions when intersecting with cultural diversity, religious differences, and market or community dynamics.

### 2.2 Research Subjects

The subjects of this research are active students in the Islamic Business Management Department, FEBI UIN Salatiga from various cohorts or semesters who are involved in academic activities, student organizations, or entrepreneurial and business practices.

Informant selection was conducted using a purposive sampling technique with specific inclusion criteria: 1) Active students officially registered in the Islamic Business Management Department, FEBI UIN Salatiga; 2) Involved in academic activities (such as class discussions or Islamic business studies), intra or extra campus organizations, or business and entrepreneurial activities that interact with a multicultural society; 3) Possessing direct experience regarding the application of business ethics values, cross cultural or cross religious interactions, and tolerance dynamics within UIN Salatiga and Salatiga City; 4) Willing to share their lived experiences honestly, deeply, and openly.

### **2.3 Data Collection**

Data in this phenomenological research were collected through three primary techniques: 1) in depth interviews: conducted in a semi structured manner with islamic business management students at uin salatiga to explore awareness, ethical values, feelings, perceptions, and lived experiences regarding religious moderation, social media narrative challenges, and inclusive business or social relations; 2) participant observation: directly observing interaction patterns, public civility, and the implementation of student moderation values in lectures, business discussions, febi organization activities, and campus entrepreneurial bazaars or practices; documentation: gathering academic and student activity records from the islamic business management department, febi uin salatiga, student social media posts, and supporting documents related to religious moderation programs.

### **2.4 Data Analysis**

Phenomenological data analysis utilized the Interpretative Phenomenological Analysis (IPA) approach or Moustakas phenomenological stages: 1) Epoché / Bracketing: The researcher set aside personal biases, theoretical assumptions, or private views to objectively understand the pure experiences of FEBI UIN Salatiga Islamic Business Management students; 2) Horizontalization: Inventorying all significant statements from student interviews without differentiating their initial weight. 3) Cluster of Meaning (Core Themes): Grouping significant statements into essential meaning units (such as perceiving wasathiyyah in Islamic business ethics, experiencing fanaticism or stereotypes, and business inclusiveness practices in Salatiga City); 4) Structural and Textural Description: Describing what the students experienced (textural) and how the FEBI UIN Salatiga environment and local culture influenced those experiences (structural); 5) Essence / Synthesis of Meaning: Formulating the overarching essence of student lived experiences regarding religious moderation

### **2.5 Data Validity (Trustworthiness)**

To ensure qualitative data credibility and validity, this research applied: 1) member checking: reconfirming interview transcripts and analysis themes with participating islamic business management students at uin salatiga to ensure alignment with their lived experience meanings; 2) source and technique triangulation: comparing in depth interview results with observation findings in the febi uin salatiga environment and relevant documentation data.

## **3. RESULT AND DISCUSSION**

### **3.1 Result**

#### **3.1.1 Informant Characteristics Description**

This phenomenological research involves active students in the Islamic Business Management Department, Faculty of Islamic Economics and Business (FEBI), UIN Salatiga. Informant selection was conducted purposively to obtain a rich, deep, and relevant depiction of lived experiences. Selected informants include students from various cohorts or semesters, leaders of intra and extra campus student organizations, as well as students running independent business units or actively involved in multicultural community based entrepreneurial practicals.

#### **3.1.2. Perception of Wasathiyyah as Inclusive Ethics in Business and Academics**

Students perceive religious moderation (wasathiyyah) not merely as an abstract theological discourse or limited to ritualism, but as an inclusive professional ethical guideline in scientific study processes and daily economic practices.

This is articulated in depth by an informant who also manages an independent business:

*"For us in Islamic Business Management, studying Islamic business does not mean only wanting to transact or collaborate with fellow Muslims. Rather, principles of justice and public interest in Islam teach us to be professional and open to anyone regardless of religious background. In this highly heterogeneous Salatiga City, inclusive ethics becomes primary capital if we want our business widely accepted by society, trusted by partners, and sustainable in the long term." (Informant 1, Student Cohort 2022 / Campus Entrepreneur)*

Another informant shared perspectives on how understanding wasathiyyah influences interaction dynamics within lecture rooms:

*"Initially, upon entering college, I honestly thought Islamic principles were rigid and tended to be exclusive. However, after studying lecture materials, discussing at FEBI, and observing campus reality, I realized that religious moderation means taking a middle path. When working on group assignments or business projects, we never differentiate friends based on specific organization or religious background. What matters most to us is commitment, honesty, and fairness in collaboration." (Informant 2, Student Cohort 2023 / Student Organization Leader)*

The interview excerpts above indicate that students experience a significant shift in perceiving Islamic values, transforming from rigid normative legal understanding to an inclusive, progressive ethical consciousness. The implicit meaning of informant experiences demonstrates that wasathiyyah values are no longer experienced as a burden of teaching, but transform into social capital. Students perceive Islamic business not as an identity boundary in the market, but as an instrument of openness, public justice, and trust building. This proves that internalizing the academic climate at FEBI UIN Salatiga successfully shapes flexible, contextual student mindsets without reducing their fundamental faith principles.

### 3.1.3. Psychological Dynamics and Identity Negotiation in Multicultural Environments

Student lived experiences show a gradual consciousness transformation process. Social interactions at UIN Salatiga and the surrounding Salatiga City environment, recognized as one of the most tolerant cities in Indonesia, provide emotional experiences that mature their religious and social mindsets.

This psychological adaptation process was described by the following informant:

*"Initially, there was a feeling of awkwardness and concern when having to interact intensely with external campus environments or highly diverse communities in Salatiga. However, gradually I felt very comfortable because the UIN Salatiga campus atmosphere itself is very conducive in supporting a tolerance climate. From that interaction process, we learned how to firmly maintain faith convictions without having to hate, feel superior, or belittle others with differing views." (Informant 3, Student Cohort 2021)*

This interview result reveals an identity negotiation process experienced by students when interacting with heterogeneous environments. Shift in emotional dynamics from feeling "awkward" to "comfortable" reflects emotional, psychological, and spiritual maturity. The UIN Salatiga ecosystem and the sociological environment of Salatiga City function as catalyst variables accelerating student thinking maturity, shifting from exclusive defensive attitudes to inclusive receptive attitudes. The essence of this lived experience is the formation of mature religiosity: solid and firm in faith, yet highly flexible, polite, and mature in sociological interactions.

### 3.1.4. Critical Responses to Digital Polarization and Social Media Challenges

Exposure to provocative narratives, religious hoaxes, and hate speech on social media represents a real challenge faced daily by students. Islamic Business Management students utilize academic critical reasoning and spiritual awareness as an ideological filter in responding to digital space dynamics.

This critical stance is clearly illustrated in the following interview excerpt:

*"Social media today is full of religious content with edited video clips often twisted to pit groups against each other. As students, we are tested not to swallow things whole or react emotionally and spread those provocative posts. We are taught to always practice tabayyun, filter before sharing, and view issues from a balanced perspective to avoid destroying community tranquility and the good academic climate." (Informant 4, Student Cohort 2022 / Digital Media Active)*

The informant's statement demonstrates that students do not position themselves as passive consumers amidst digital information flows. Experiencing biased narratives forms faith based digital critical awareness (digital tabayyun). Analytically, integrating objective academic reasoning with wasathiyyah principles builds an independent ideological shield preventing students from falling into digital polarization flows. Religious moderation in this context functions as a practical ethical framework for filtering information, maintaining digital speech, and nurturing public civility in virtual spaces.

### 3.1.5. Implementation of Moderation in Academic Activities and Entrepreneurship Practices

In practical domains, religious moderation values manifest concretely through lectures, discussion forums, organization activities, and entrepreneurial bazaar practices among FEBI UIN Salatiga students.

An informant outlined personal experiences when involved in campus business practicals:

*"When holding entrepreneurial bazaar activities and product exhibitions at FEBI, we commit to serving all buyers and partners warmly, honestly, and fairly regardless of religious or ethnic identity. In the modern business world, trust and professionalism are paramount. Religious moderation principles we study actually strengthen our commitment to reject all forms of discrimination in providing business service."* (Informant 5, Student Cohort 2023 / FEBI Student Activity Committee)

This interview data reinforces that religious moderation for Islamic Business Management students is not merely a theoretical discourse on exam sheets, but has been internalized into concrete action patterns (lived action). From an economic sociology perspective, students successfully translate religious doctrine (wasathiyyah) into competitive, professional service excellence. Non discriminatory attitudes during transactions reflect deep understanding that Islamic teachings bring mercy to all creation (rahmatan lil 'ālamīn), expressed concretely through business openness, equal social interaction, and community economic strengthening.

Based on empirical data elaboration and interpretative analysis above, the main essence of the overall lived experiences of UIN Salatiga Islamic Business Management students is the formation of an inclusive religious professional personality. Religious moderation is experienced as a conceptual and practical bridge connecting Islamic spiritual commitments, local wisdom of Salatiga City as a tolerant city, and modern business demands in a multicultural and dynamic world.

## 3.2. Discussion

Through deep interpretation of the data, it is revealed that the internalization of religious moderation values (wasathiyyah) among Islamic Business Management students at UIN Salatiga has undergone a significant transformation of meaning, shifting from mere abstract and ritualistic theological discourse into an inclusive, practical, and progressive ethical consciousness. The direct implication of this finding explains how students are able to interpret Islamic doctrine non rigidly, but rather as a foundation for professional ethics in building academic relations, business interactions, and daily social communications. Substantively, these results address the study objective by demonstrating that mature religiosity is characterized by the unique ability of students to harmonize firm personal faith commitments with flexible, open social attitudes that respect plurality within both campus and community environments. The meaning of this finding indicates that well internalized understanding of wasathiyyah is capable of breaking down barriers of exclusivism and interactional awkwardness, so that religion is no longer viewed as an identity separator in the market, but rather as an ethical source of inspiration for creating public benefit.

The results of this study can be explained through the interaction of several main factors, namely the socio-logical ecosystem of Salatiga City, which is empirically recognized as one of the most tolerant cities in Indonesia, the academic climate at FEBI UIN Salatiga, which is highly responsive to religious issues, and other factors such as participatory student experiences in managing student organizational activities and community based independent business units. This condition demonstrates that the relationship among these factors forms social and psychological mechanisms that continuously influence student mindsets and behavior patterns. Regarding sociological environmental factors, the presence of heterogeneous public spaces in Salatiga City constantly accustomed students to engaging in intercultural dialogue and cooperation. Meanwhile, other factors such as strengthening scientific literacy and contextual study of jurisprudence (fikih muamalah) in lecture halls provide epistemological foundations so that students possess ideological resilience, preventing them from falling into rigid fanaticism or group exclusivism.

The findings of this study reinforce the assumptions of Wasathiyyah Theory and the conceptual framework of *Maqāṣid al-Syarī'ah*, which state that Islamic law and teachings are inherently oriented toward values of balance (*tawāzun*), justice ('adl), and the protection of common welfare (maslahah ammah) (Andeska, 2026; Maulana et al., 2026). The concepts and theoretical framework of wasathiyyah emphasize the importance of taking a middle stance between two poles of extremism, namely avoiding radical exclusive attitudes (*tatharruf*) on one side and not falling into liberal attitudes that disregard religious teachings on the other (MR et al., 2025; Santoso & Fikri, 2024). This aligns with expert views stating that Islamic values in the domain of social transactions (muamalah) are flexible and open (Rosada & Shonhaji, 2023; Waston et al., 2023). The results of this study prove that Islamic Business Management students practice Islamic based business ethics not as an instrument of market segregation, but as a moral guide to deliver honest, fair, friendly, and non-discriminatory services to all levels of society regardless of their belief backgrounds.

Although these findings reinforce conclusions from various prior studies regarding the strategic role of State Islamic Higher Education Institutions (PTKIN) in curbing radicalism potential and safeguarding students from extremist ideologies (Frimayanti et al., 2024; Hasanah et al., 2025; Marsudi et al., 2025; Nurkhaliza et al., 2024), there is a discrepancy in the dimension of identity meaning, where prior studies frequently associate symbolic reinforcement of religious identity with an increased tendency toward intolerance and social exclusivism. This difference is caused by variations in disciplinary backgrounds and study focus, where Islamic Business Management students are specifically equipped with an understanding of Islamic economics that demands constant interaction with fluid, heterogeneous, and multicultural modern market realities. This shows that deep understanding of Islamic business acts as a primary driver for students to utilize their Islamic identity as a foundation for building inclusive business relations and professional cooperation with groups holding different views (Sari, 2025; Siregar & Siregar, 2026).

The reinforcement of this study's findings is evident in its capacity to integrate individual lived experience aspects, Islamic business ethics doctrines, and the sociological dynamics of a multicultural society, thereby yielding a far more complete and comprehensive understanding of how educated youth internalize religious moderation values. This aligns with perspectives in higher education sociology and Islamic economics that moderately experienced religious values can function as valuable social capital (Gunada et al., 2023; Hanan & Rahmat, 2023; Siregar and Lubis, 2026). It is clear that religious moderation is not merely an instrument for maintaining political national cohesion, but also a key variable capable of elevating public civility, strengthening partner trust, and boosting the professional competitiveness of students amidst global economic competition flows (Itmam & Aouich, 2024).

This study enriches scientific literature through the application of a qualitative phenomenological approach within the context of students in Islamic economics and business disciplines, who have been relatively understudied in religious moderation research. This corresponds with views linking the perception of wasathiyyah doctrine with the formation of service excellence and inclusive field business practices (Hasbullah et al., 2026). These findings tangibly fill research gaps in prior literature, which mostly focused religious moderation studies narrowly on pure theology, Islamic education, or national political discourse alone.

The study findings indicate that the relationship between theological understanding and student social behavior is not linear or simple, but rather influenced by psychological adaptation mechanisms, emotional maturation, and complex identity negotiations amidst environmental dynamics. Deeper analysis reveals that the intense exposure to provocative narratives, religious hoaxes, and hate speech on social media remains a constant threat that can potentially shake student religious attitudes, thus requiring a more comprehensive perspective to view their ideological resilience. Critically, these dynamic highlights a conceptual tension between the demand to maintain personal religious identity purity on one hand and the need to be flexible and adaptive in digital public spaces and economic transactions on the other. This underscores the necessity of continuous academic critical reasoning cultivation (digital *tabayyun*) so that students do not get trapped in temporary emotions when responding to religious issues in virtual spaces (Muthohirin et al., 2025).

Beyond the primary variables and focus of this study, it remains possible that other internal and external factors, such as inclusive family parenting, personal digital literacy levels, and individual personality traits, play significant roles in shaping these results. Interpretation of these study results also needs to consider factors outside lecture experiences at FEBI UIN Salatiga, such as pre college social interaction experiences or active student involvement in religious and community organizations outside campus. The formation of tolerance dispositions and mature religious attitudes among students was likely sown during family or pre college interactions, which were then reinforced and matured by the academic climate in higher education.

The preceding discussion highlights a conceptual common thread, namely that the phenomenon of religious moderation among Islamic Business Management students at UIN Salatiga is the result of a harmonious synthesis between deep Islamic spiritual commitment, local wisdom of Salatiga City as a tolerant social environment, and professionalism demands in the modern business world. The urgency of this study builds a new understanding that wasathiyyah values function not only as normative ideological discourse, but can be transformed into effective practical guidelines for directing student academic behavior and economic activities. This final synthesis successfully bridges the conceptual gap between ideal religious teachings upholding justice and mercy for all creation (rahmatan lil 'ālamīn) and the empirical reality of student sociological interactions in the field.

## 4. IMPLICATIONS AND CONTRIBUTIONS

### 4.1 Research Implications

The findings of this study provide practical and policy implications for the study of internalizing religious moderation values in Islamic higher education institutions by proving that well internalized understanding of wasathiyyah can transform into inclusive, non discriminatory professional ethics that elevate student public civility in academic interactions and business activities. The findings fill a literature gap (empirical and contextual gap) regarding how religious moderation values are concretely perceived and lived (lived experience) by students in Islamic business and economics disciplines within a higher education environment located in Salatiga City as a multicultural city with a high tolerance index.

### 4.2 Research Contributions

The findings of this study contribute new scientific information to the fields of Higher Education Sociology and Islamic Business Ethics by providing a novel framework regarding the manifestation of wasathiyyah as social capital and service excellence. This framework can be used to comprehensively explain how students combine Islamic spiritual commitments with an inclusive and adaptive business professionalism toward community diversity based on actual field evidence and data.

## 5. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

### 4.1 Research Limitation

Although this research successfully reveals the phenomenon of student lived experience in depth, several scientific limitations must be acknowledged: 1) contextual scope: this study focuses exclusively on students in the Islamic business management department, FEBI, UIN Salatiga, situated within the sociological ecosystem of Salatiga City as a city with a high tolerance index. This specific condition limits the generalizability of findings to campus environments and local cultures with similar characteristics; 2) methodological reliance: the use of a qualitative phenomenological method relies heavily on subjective reflection and informant openness. This introduces potential social desirability bias, where informants may tend to provide responses deemed normatively ideal; 3) scope of variables: the research scope emphasizes value internalization and business ethics practices, leaving other external factors such as family parenting patterns, pre college educational backgrounds, and social media dynamics unmeasured or unanalyzed quantitatively as separate variables.

### 4.2 Recommendation for Future Research

Based on the findings and limitations, several strategic recommendations are formulated for higher education institutions, department managers, and future researchers: 1) for institutional leadership: leaders of UIN Salatiga and FEBI are advised to continue strengthening an inclusive academic culture by integrating religious moderation values into entrepreneurial practical curricula, while designing digital literacy programs (digital tabayyun) to equip students in nurturing public civility in virtual spaces; 2) for department managers: Islamic business management department managers should develop Islamic business ethics modules that highlight not only legal formal jurisprudence (fikih muamalah), but also wasathiyyah principles and service excellence openness to a heterogeneous society; 3) for future researchers: future researchers are recommended to expand study scope through comparative approaches comparing student experiences in state Islamic higher education institutions (PTKIN) with private universities or campuses in regions with different tolerance levels. Additionally, utilizing mixed methods approaches is suggested to measure the influence of digital literacy, parenting, and wasathiyyah understanding on inclusive business behavior more broadly and accurately.

## 6. CONCLUSION

Based on qualitative analysis using a phenomenological approach, this study concludes that internalizing religious moderation values (wasathiyyah) among Islamic Business Management students at FEBI, UIN Salatiga has transformed from normative theological discourse into an inclusive, progressive ethical consciousness. Students successfully interpret Islamic teachings non rigidly, using them as a professional ethical foundation for building warm academic relations, friendly economic interactions, and polite social communications in public spaces. Mature religiosity among students is reflected in their unique ability to firmly maintain personal faith commitments without resorting to exclusivity or rejecting surrounding diversity.

The formation of this inclusive religious professional character is influenced by a harmonious synthesis among the sociological ecosystem of Salatiga City with its high tolerance index, the academic climate of FEBI UIN Salatiga responsive to diversity issues, and student lived experiences in entrepreneurial and organizational activities. In daily practice, wasathiyyah values are translated concretely into fair, non discriminatory service excellence during business transactions, as well as an independent ideological shield (digital tabayyun) in filtering provocative narratives, religious hoaxes, and social media polarization. Religious moderation in this context is proven not merely as a tool for maintaining political national cohesion, but as social capital enhancing public civility and student professional competitiveness.

These findings make an important contribution to bridging the gap between ideal religious doctrines of mercy for all creation (rahmatan lil 'ālamīn) and the empirical reality of student interactions in markets and society. This study recommends university leaders and department managers to continuously strengthen inclusive academic cultures by integrating religious moderation into entrepreneurship curricula and digital literacy programs. Consequently, Islamic Business Management students will not only excel intellectually and financially, but also serve as drivers of social harmony ready to contribute to the welfare of a pluralistic society.

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## Author Contribution Statement

All authors discussed the results, contributed to the final manuscript, and approved the final version for publication. Dewanti Aulia: Conceptualization and Design, Methodology, Writing - Original Draft. Rahma Dewi: Writing - Review & Editing, Performed data collection and Analysis, Interpretation of the results.

## Declaration of Generative AI (GenAI) Usage in Scientific Writing

The author declares that Generative Artificial Intelligence (GenAI) technology was used solely as an assistive tool for language editing, grammar improvement, and enhancing manuscript readability. The entire research conceptualization process, literature analysis, content interpretation, scientific argument formulation, and drawing of conclusions are fully the author's responsibility. The author has verified all manuscript contents and assumes full responsibility for the accuracy, originality, and integrity of the article. All instances of Generative AI usage in this article were conducted by the authors in accordance with the [JISMB GenAI Tool Usage Policy](#), with the authors assuming full responsibility for the originality, accuracy, and integrity of the work.

## Conflict of Interest Statement

The author declares that there are no financial, professional, or personal conflicts of interest that could influence the conduct of the research, result interpretation, or preparation of this article.

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